

**DOLLARS AND SENSE: YOUTH SEIZING FINANCIAL  
SKILLS AND OPPORTUNITIES  
FOR THE FUTURE**

**By**

**Pedro Kennedy Basden  
Bachelor of Arts, American Baptist College, 1989  
Master of Divinity, Interdenominational Theological Center, 1999**

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## **ABSTRACT**

### **DOLLARS AND SENSE: YOUTH SEIZING FINANCIAL SKILLS AND OPPORTUNITIES FOR THE FUTURE**

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The purpose of this project is to bring attention to the urgent need to educate African American youth on issues regarding finance and investment for the future. Through educating youth, they are further allowed to discover personal economic empowerment.

The basis for economically empowering youth is derived out of the ministry setting of the Saint Thomas African Methodist Episcopal Church. The setting is the place where the ministry issues find its genesis. Consequently, the project: Dollars and Sense: Youth Seizing Financial Skills and Opportunities for the Future is designed to educate the youth of Thomasville, Georgia.

One of the limitations of my proposed project is that there was great difficulty finding data that bears similarity to my project. Consequently, I am engaging in an area where little research has been done and there is very little documentation. The project will provide both theoretical and practical application for young people. Various academic perspectives will be examined in order to provide insight into the causes of the economic

plight of so many blacks in America, and hopeful solutions to the problem. The empirical disciplines are as follows: sociology, psychology, anthropology, political perspective, and African American history. The normative category will include the theological and biblical. There will also be an exploration of various economic programs that can aid one in achieving economic empowerment such as: Homeownership, Mutual Funds, Individual Deposit Accounts, Public/Private Ventures, and Entrepreneurship. The program will bring in professionals in the field of business and finance to introduce (and hopefully invigorate a desire in) the youth to pursue financial stability for the future. The program will be analyzed and reflected upon to determine its strengths, weaknesses, and recommendations for the future.

## **DEDICATION**

I dedicate this doctoral dissertation to my wife Beryl and my daughter Jewel. I would like to sincerely dedicate this dissertation to the loving memory of my mother Carolyn Basden. I further dedicate this work to my father Christopher Basden, my grandmother Rebecca Ferguson, my aunt Patricia Strachan, my godmother Veronica Strachan, and to my in-laws Mr. and Evangelist Anna Brown. This work is also dedicated to my family, the family of Saint Thomas African Methodist Episcopal Church, Thomasville, GA., Bishop and Mrs. Frank C. Cummings, Rev. Dr. J Carl Rahming, and the members of St. Paul Baptist Church, Rev. Ranford Patterson and Cousin McPhee African Methodist Episcopal Church. Finally, I dedicate this dissertation to the God who made this all possible. May this work bring glory to God's name and to God's church.

P.K.B.



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To my dissertation committee Dr. Edward Smith, Dr. Christine Chapman, and Mrs. Debra Knight, for it kind guidance and encouragement, I would like to say thank you.

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## **CHAPTER I**

### **INTRODUCTION**

The focus of this study provides a basis for bringing about change in the ministry setting where I currently act as pastor. The background setting affords opportunities that allow for problems to be solved through spiritual guidance. I have chosen to work with young people with respect to their financial future. Undoubtedly, the context is the church, but it also evolves and touches every aspect of the community.

Accordingly, the project seeks to highlight the ministry issue, which creates the opportunity and the challenge to curtail the mind and behavior of young people in relation to their financial futures. The ministry brings about a focus, which allows resolution to be sought. Hence, I will attempt to deal with the constricted issue of the spending habits of young people in Thomasville, Georgia.

Therefore, this Doctor of Ministry project will provide and allow the proper framework and evaluative tools for understanding and interpretation.

#### **The Study Context**

The study context is located in the southern region of Georgia: the city, Thomasville. Saint Thomas African Methodist Episcopal Church is the place of ministry that provides the opportunity of service.

## **Historical Setting**

Saint Thomas A.M.E. Church was organized in 1867 under a “brush arbor”, on a spot where the church stands today. The name of the first pastor is unknown. Saint Thomas A.M.E. Church is an historic church that has served its community for the past one hundred and thirty-six years. From the original “brush arbor” evolved a wooden structure, with an entrance and the pulpit. A tower held the bell, which rang to tell the people when it was time to attend church.

A church built by the hands of slaves, Saint Thomas A.M.E. has a history that has faced many challenges, but continues to stand as one of the most significant historical foundations in the city and, in particular, the black community. The ministry setting provides the platform for the identification and resolution of the ministry issue.

## **Theological Stance and Organizational Structure**

The church is Methodist and the theological stance is Wesleyan. One of the salient examples is that St. Thomas A.M.E. Church practices infant baptism, which is true Wesleyan biblical and theological stance. The church believes in the proclamation of the kerygma and the of practice koinonia.

The church is part of an hierarchical organizational structure, which means that the Bishops of the church are the chief executive officers. The pastors are given annual appointments to serve the local church bodies. The local church has stewards, and trustees and other departments to help the church attain its objectives.

The setting comprises one hundred sixty members. The age ranges from 70% seniors, 20% middle aged, and 10% children and young adults. The dynamics of this congregation

help us to understand the struggle and need for effective ministry to bring empowerment to the young people of the church and community.

### **Significant Events in the Church's History**

Many who choose this church as home and to find and follow the Lord were highly educated people. For many years, it was the place of worship for the “upper crust” of the black community. In fact, the church boasted of having the largest, most educated congregation.

The contemporary church is a church that is attempting to rebound from mass migration of its people. An exodus was caused by the struggle of control amongst its membership. This struggle was so horrific and so grave that numerous parishioners chose to leave and seek other places to worship.

On December 17, 2000, Saint Thomas A.M.E. welcomed me, Pedro Basden, as the new shepherd to guide and nurture a flock gone astray. My appointment to Saint Thomas A.M.E. Church was met with the massive challenge of bringing a church that languished for many years back afloat. Despite such a rich heritage, the church has been left with just a few faithful members, many of whom continued to have control issues. The church members usurped authority over the pastors and ensured that the church remained a place for the highly educated and the upper crust of the black community. More importantly, the members who remained fought to keep the church traditional in liturgy, and the church's ministry became irrelevant to a new generation of people. Therefore, this setting provided many opportunities for ministry, as the church had no ministries. Senior citizens made up 70% of the congregation; hence it was basically an exclusive place of worship.

## **CHAPTER II**

### **THE MINISTRY ISSUE**

This project is designed to educate young African Americans in Thomasville, Georgia on curbing spending habits, and developing a new mind set in regard to financial responsibility. I will further examine financial responsibility by demanding proper planning for the future. Hopefully, this project will serve as a model for other churches and non-profit organizations in the black community that aim to uplift young African Americans.

#### **Framing the Question**

Conversations within the local church and with persons in the community suggest that young African Americans are not being provided with financial information, which would aid them in making prudent decisions now and in the future. My ministry issue was out of listening to a radio program that had a financial advisor talking to a third grade class about financial planning for the future. The advisor said that he was impressed with a student who was knowledgeable about money matters. The student said that his father educated him about mutual funds, stocks, and bonds at a very early age. The student was a white child, and I became aware that young black children needed to be similarly apprised of accurate and current information on financial matters.

#### **Key Terms**

Key terms embedded in this paper are *poverty, theology, context, and empowerment*.

Warren Copeland, in his book *And The Poor Gets Welfare*, defined poverty as, “essentially a social function of a given society”.<sup>1</sup> James Cone gives a powerful definition of Christian theology, “Christian theology is language about God’s liberating activity in the world on behalf of the freedom of the oppressed. All talk about God that fails to make God’s liberation of the oppressed its starting point is not Christian.”<sup>2</sup> Context is a powerful concept because it particularizes ones concern as people are generally categorized in universal terms. When, I speak about empowerment from a holistic approach. Mary Nelson using the concept of redistribution gives a practical definition of empowerment. She says: “Redistribution results when people reconcile to share whatever resources they have to work together for the good of the total community.”<sup>3</sup>

### **Motivation for Research**

Motivation for the project grew out of the need to create a program that would help young blacks to take charge of their financial futures. This need was determined based on conversations I had with the young people in the church. Out of a group of ten, only one person’s parent discussed mutual funds and being responsible with money. I also spoke to youth in the community and found that practically the majority of them were unexposed to finance and investments. I talked with young adults who were in college and some who had

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<sup>1</sup> Warren R. Copeland, *And The Poor Get Welfare*, (Nashville: Abingdon Press, 1994), 16.

<sup>2</sup> James Cone, *Speaking the Truth*, (Grand Rapids: Eerdmans Press, 1986), 4.

<sup>3</sup> Mary Nelson, “Empowering the Community,” in *Restoring At-Risk Communities*, ed. by John M. Perkins, (Grand Rapids: Baker Book House, 1995), 139.



graduated college, and they indicated that if they had someone to advise them, they would have been more responsible with credit cards. In my observation, I noticed that many blacks are not exposed to financial planning; hence many young African Americans leave college with abysmal credit. I was a victim myself, which led me to inquire whether any other young person had a similar experience.

The historical aspect of my issue focuses on a church that has been in a dormant position for many years. There had been no activity relative to ministry present to provide guidance to young people. The church was marked by conflict, which contributed to a lack of engagement in the mandate of the gospel to go forth and provide restoration to the members of the church and the community.

### **Personal Background that Informs the Question**

My personal background is an example of this critical issue. I grew up in a financially disadvantaged situation. My mother passed when I was seven years old. After her death, I went to live with my grandparents who were struggling financially to survive. As a result, I did not have the opportunities many of my peers had growing up. When I went to college, I was a victim of available educational credit like many other students. As aforementioned, I believed like many other young people and I never considered the importance of money and the responsibility that comes along with it. Consequently, I became a victim of credit card debt. Credit cards are often issued to individuals whose sensibilities are curved in the direction that said charge it. The poor financial decisions of yesterday continue to haunt me today.

### **How the Issue Relates to My Present Model of Ministry**

This issue is directly related to my model of ministry, as my model of ministry is a physician. My model of ministry is one of caring for others so that ministry might be born in their lives. Not only does this model of ministry care for others, but also it brings hope and deliverance to hurting people. I believe that ministry should meet the needs of people to enable them to live productive lives. My model is the motivating factor of my life and ministry. It is the impetus that gives me the courage to bring about change in the lives of God's people. Therefore, when I considered the plight of many blacks financial reality, it convinced me that something needed to be done to curb and ultimately eliminate the problem. If skills, training, and education regarding financial issues can be given to young people, then I feel a sense of duty to find an avenue to change the future of the young people in Thomasville, Georgia.

## **CHAPTER III**

### **REVIEW OF LITERATURE**

The chapter will focus on the various disciplines that will be used to show that most African American youth have been affected by poverty and other social ills such as crime, drug abuse, poor education, and low self-esteem. These are some of the contributing factors that position some young people to fail; this concern is not limited only to the black community, but other minority groups face many similar challenges.

Therefore, the following disciplines in the empirical category will be examined: sociological perspective, psychological perspective, anthropological perspective, political perspective, and historical perspective. The normative category will include the theological and biblical.

#### **Sociological Perspective**

The sociological impact on my ministry issue is one of major importance because of the plight of poverty in the black community, especially among many African American youth. Even though many blacks are moving in the direction of the middle class, there is still a much higher rate of blacks that live in poverty than other minority groups. According to Hama Aidric:

The popular assumption that urban crime increases as the proportion of minority (black) residents increases has been condemned as "racist". To ascertain the accuracy of this assumption, correlations of the racial composition (percent black or white of the total city population) of

seventy-seven United States cities with crime and various other socioeconomic indexes were calculated. The mean black population was 24.3% and the mean white population was 56.8%. Results indicate that higher rates of crime, poverty, unemployment and welfare, and lower rates of education are positively correlated with the percentage of black residents in the population. In contrast, a negative correlation was observed between whites and indicators of social breakdown. This heightens concern for the future of U.S. cities in light of the ongoing urban demographic transition.<sup>4</sup>

This article suggest that, based on the demographics of the urban situation, the black community will get progressively worse. This further means that youth who live in the midst of unemployment, crime, welfare, and unsubstantial education have very significant barriers to freeing themselves from a dismal future. Further, Adeola Francis states:

Over the past three decades, the growth in the American underclass, especially among racial and ethnic minorities, suggests that the United States has not won a decisive victory in the war on poverty (U.S. Bureau of the Census 1994, 1996). A "war on poverty" that would create a more just and humane society that all Americans could be proud of, as envisioned by President Lyndon Johnson, has been elusive. Although there has been a revival of interest in poverty and development by social scientists in recent years, a substantial gap exists in the literature concerning the regional concentration of chronic poverty among ethnic and racial minorities.<sup>5</sup>

Adeola notes that poverty is a chronic problem among minorities. This article indicates that attempts to eradicate this problem seem to be an ongoing issue.

From a psychological standpoint, the problem seems to be tied closely to the social reality of poverty in black communities. Nancy Boyd-Franklin in her book *Black Families*

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<sup>4</sup> Aldric Hama, "Demographic Change and Social Breakdown in U.S. Cities." *Mankind Quarterly*, vol.38, no. 3 (Spring, 1998): 14.

<sup>5</sup> Frank O. Adeola, "Minority Occupational Structure and Poverty: Empirical Evidence From Louisiana Parishes." *Sociological Spectrum*, vol.19, issue 2 (Apr-June 1999).

*Therapy: A Multi-Systems Approach*, says that some therapies are ineffective and provide no help for poor black families:

A major fact of life for some poor Black families is that they tend to enter treatment with an overwhelming array of life problems. Survival issues such as money, housing, food, and safety are ever-present realities. What role if any do these issues have in the process of family therapy? In truth, most major schools of family therapy have not even addressed these concerns. This is a serious error in working with poor Black families. In my experience as a supervisor of beginning family therapists working with this population, it is not unusual for a family to present housing problems, for example, as their first priority in family therapy. Many family therapists will quickly ignore this issue and search for problems related to family structure or dynamics.<sup>6</sup>

Boyd-Franklin's argument, demonstrates that one must enter the therapeutic process treating everything as important. Many poor black families are victims of systemic evil. Therefore, poor families many times see their socioeconomic problems as being directly related to their family problems. Boyd-Franklin notes further that this socio-economic problems lead to feelings of powerlessness:

Many of these families have a multigenerational history of victimization by poverty and racism. Unlike other cultural or ethnic groups who can "blend in" or become part of the "melting pot," Black people by virtue of skin color are visible reminders of the inequities of society. With this experience of victimization comes a sense of powerlessness and, for many Black families, a sense of entrapment.<sup>7</sup>

It has been my experience that psychological effects on blacks that are struggling to care for their families include a sense of powerlessness. This alone is devastating.

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<sup>6</sup> Nancy Franklin-Boyd, *Black Families in Therapy A Multi-systems Approach*. (London: the Guilford Press), 79.

<sup>7</sup> Ibid., 166.

The problem arising out of broken urban communities is fundamentally rooted in the breakdown of the family unit. Holistic and strong family ties resist the scourge of drug addiction, crime, community social disorder, poverty, and poor education. One of the major problems for black families is the occurrence of single parent households. The mother is usually the person left behind to care for and keep the family intact. The father's absence seemingly results in children engaging in crime, poverty, drugs and, poor education. E. Franklyn Frazier notes in his book, *The Negro Family In The United States*:

Family desertion has been one of the inevitable consequences of the urbanization of the Negro population. In both northern and southern cities the ranks of Negro men who have deserted their families have constantly been recruited from several sources. Among the footloose men who drift from city to city in search of work and new experience, there are husbands and fathers who have deserted their wives and children. Many of the more stable men who left their wives and families behind when they joined the migration masses during and following the war later became deserters.<sup>8</sup>

Frazier gives a situation on the high percentage of black men deserting in a single geographical area. He states: "For example, while Negroes compromised 5.6 percent of all the families in New York City in 1916-1917 under the care of the charity organizations society, they furnished 11.2 percent of the desertions."<sup>9</sup> Similarly, Earle Edward Eubank in his book, *A Study of Family Desertion*, says: "A similar situation was found in Cook County, Illinois, where during the six years (exclusive of 1914) from 1909-1915, Negroes comprised

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<sup>8</sup> E. Franklin Frazier, *The Negro Family in the United States*, (Notre Dame: University of Notre Dame Press, 2001), 325.

<sup>9</sup> *Ibid.*, 44.

21.1 percent of all desertion cases aided by the county agents.”<sup>10</sup>

This data tells us that the strain of one family-headed homes inevitably increases opportunity for families to go astray. When a father walks out of the family, it creates a financial strain. It also creates a situation where discipline becomes a problem.

There is a critical nexus between young boys or teenagers who grow up without the benefit of having their fathers present. As established by E. Franklin Frazier, black fathers in the 1940's left home because the stark reality of being black in America where they were forced by joblessness and the thoughts of not being able to provide even a marginal standard of care for their families was simply too frightening.

Frazier notes that:

Juvenile delinquency flourishes in those areas where the Negro because of his poverty and cultural backwardness, is forced to find a dwelling place. In the slum areas of Negro communities, because of the numerous broken homes and the employment of the mother, the children lack parental control, which is sometimes able to offset the influence of the vicious environment. Negro families with higher aspirations who are able to achieve some economic security are constantly escaping from the deteriorated slum areas. They move as far as they are able into the areas where more stable families and substantial elements in the Negro population live and maintain orderly community life. This selective process is the outcome of the rigorous competition which Negro families must face in the modern urban environment, and their success or families depends largely upon their cultural as well as economic resources.<sup>11</sup>

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<sup>10</sup> Earle Edward Eubank, *A Study of Family Desertion*, 15: New York Vintage Books, 1998), 15-16.

<sup>11</sup> E. Franklin Frazier, *The Negro Family in the United States*, (University of Notre Dame Press, 2001), 347.

Therefore, the results of poverty create an environment hazardous to the development of children, and single mothers have to work harder in order to provide a stable home. Additionally, this suggests that it is more difficult for a single mother to work and protect her children from the social evils that exist in the urban community. The biggest challenge for families in urban communities was to attempt an escape until their financial situation improved.

A more current study, revealed by Smiya Luthar, that more fathers today, even though they may be away from their children, remain in contact and provide support for their children, particularly to boys. The study further reveals that boys are at a higher risk than girls. It should like be noted that boys in these situations generally see their fathers as their role models. Girls are lest susceptible than boys because they have their mothers as their role models. Smiya Luthar notes concerning the present situation of African Americans in poverty:

More strikingly Zimmerman, Salem, and Maton found that inner city African American adolescents living in single mother homes reported greater support from their parents than other boys. The authors suggested that single mothers might work harder to provide their sons with support to compensate for the absence of fathers. Furthermore, many sons of single mothers may continue to receive support from their fathers, even when fathers live in different households. As many as two-thirds of the “father-absent” boys in the Zimmerman study reported that their father served as their primary male role model. Data such as these question widespread stereotypes about fathers in poor families, suggesting that even when separated from their families of procreation, many can have substantial concern about their role as parents and can significantly affect the well being of their children.<sup>12</sup>

This study gives a ray of hope because there are fathers, despite their socio-economic status,

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<sup>12</sup> Smiya S. Luthar, *Poverty and Children's Adjustment*, (California: Sage Publishing, Inc., 1999), 27.



that are working and attempting to remain in contact with their children so that they might experience the proper social development, which becoming victims to negative social forces.

There is another critical aspect of poverty that impacts children, education. Again, black boys are at greater risk than black girls in performing poorly in education. As noted above, girls show more social stability with their mothers even in the absence of their fathers.

Smiya S. Luthar notes that:

In the realms of academic performance and subsequent employment black boys perform much more poorly than black girls across the development span. Research reviews have indicated that as compared to females, African American males perform at significantly lower levels during elementary and secondary as well as in higher education. In addition, African American males are at special risk for chronic joblessness and discouragement in seeking employment following high school years.<sup>13</sup>

This is a crucial problem because the struggle to obtain a good education is hampered by the onset of negative social problems. The problem is exacerbated by the hopelessness these boys will experience when they become men. This seems to be a part of the vicious perpetual cycle. This does not mean that all boys in single parent household face this hopelessness.

One approach to curtail this problem is to institute a community organization to bring help for families who are headed by a female as the primary provider for the children. Moreover, there should also be faith-based programs help children obtain a good education and grow up the prospect of becoming a productive citizen. In the book, *Investing In Our Children: What We Know and Don't Know about the Costs and Benefits of Early Childhood*

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<sup>13</sup> Ibid, 34.

*Interventions*, the authors talk about the benefits of early childhood intervention. They give an historical accounting for how this intervention got started in the United States of America:

The importation of the kindergarten curriculum to the United States coincided with dramatic changes in the urban American landscape as new waves of immigrants began arriving in American cities. While the middle class developed the poor urban environment and the growing population led social activists to promote the kindergarten curriculum as an important service for immigrants. It was hoped that kindergarten would compensate for economic disadvantaged in early childhood experience, promote cultural assimilation, and provide safe childcare for working mothers in urban industrial slums.<sup>14</sup>

Historically, the problems children faced in poor communities were seemingly important enough to have programs introduced to help eradicate the problem of child poverty. One of the programs that later evolved was a pre-kindergarten program called Project Head Start:

The most well know of all early intervention programs, and certainly one of the largest is Head Start. Initially designed and implemented as Project Head Start in 1965, its chief architects included child development experts Julius Richmond and Edward Ziegler. The project was the result of a combination of factors including public and policymakers concern about the growing number of children living in poverty in the United States (Ziegler and Muenchow, 1992; Richmond and Ayoub, 1993).<sup>15</sup>

Thus, we can note that programs are important to communities to help parents care for their children, which widens their prospects for success by getting a good education. The authors of the book, *Investing in Our Children*, says,

The Head Start program has served over 15 million children at a cost

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<sup>14</sup> Karol, Lynn, & Peter W. Greenwood, *Investing in Our Children*, Rand, Santa Monica, CA, 1998.

<sup>15</sup> Ibid., 37.

of \$31 billion since 1965 (GAO, 1997). There is a huge volume of literature that reflects the continued interests in the design and outcome of investments in this program. This report states that \$ 31 billion was spent between the period of 1965-1997. This means that if a program is going to be implemented there must be a financial commitment in order to raise children out of the quicksand of poverty. Ultimately, children grow up to be a part of the criminal element of society and cause other social problems. Consequently, there must be a commitment on the part of the government and society to bring about lasting change in poor communities.<sup>16</sup>

The problems noted in this chapter shows that viable programs are needed to eradicate the social problems that plague many teenage African Americans. This project will serve as a tool that will empower the youth regarding ways to liberate themselves from poverty and other social noted in the chapter.

### **Psychological Perspective**

The social problems experienced by many blacks in America caused major psychological problems. Consequently, one can argue that many blacks function at a lower level than their white counterparts, particularly, when whites set the social climate for blacks to operate. This raises a question of self-identity, which ultimately affects one's self-esteem. When one's self-esteem has been damaged, it becomes both psychologically and socially debilitating. This debilitation sets the stage for social problems such as crime, teen pregnancy, drug addiction, poor education, a poor assimilation into the greater social context, and an unjust criminal justice system.

According to Stanley Guterman there is a definite negative impact that discrimination and segregation have:

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<sup>16</sup> Ibid., 40.

What psychological bearings do discrimination and segregation have? First they signify low prestige in the society. They provide the mechanism by which people can look down upon members of a minority group and accept the evaluation that the larger society makes of them. Blacks are no exception. Thus at least until recently, young black children have indicated on projective tests a low sense of identification with their racial group.

Discrimination, furthermore, means that blacks are not rewarded because of their race. Blacks, for example, have historically been paid less than whites for the same effort and competence. This inequity is, to a large extent, responsible, one suspect, for the comparatively low level of achievement motivation typically displayed by blacks. It is probably also responsible in part for the frequent belief among blacks than among whites that the individual's own efforts and actions exert little influence on what happens to him.<sup>17</sup>

It seems that Guterman makes a cogent case in saying that the social impact of racism and segregation produce an environment that has negative psychological results for blacks. It brings on poverty and other racial ills. Even though legal segregation has ended, racism continues to exist; it works to impede the upward mobility of blacks. Moreover, the problem of inferiority is embellished in the psyche of blacks. Unfortunately, it is passed on to other blacks, primarily their children. Hence one creates a perpetual cycle of self-abuse and hatred.

Bell Hooks in her book, *Sisters of the Yam: Black Women and Self-recovery* states:

Traditionally, black folks have had to do a lot of creative thinking and dreaming to raise black children free of internalized racism in a white supremacists society, a society that is everywhere everyday of our lies urging us to hate blackness and ourselves. When we lived in the extreme racial apartheid of Jim Crow, it seems black folks were much more vigilant because we could never forget what we were up against. Living in our own little neighborhoods, with schools and churches in the midst of racism, we had places where we could undo much of the psychological madness and havoc

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<sup>17</sup> Stanley Guterman, *Black Psyche*, (Berkeley, CA: Glendessary Press Inc., 1972), 67.

wreaked by white supremacy. If that white world told us we were dirty and ugly and smelled bad, we retreated into the comfort and warmth of our bathtubs and our beauty salons and our homemade perfumes and reminded ourselves “white folks don’t know everything.” We knew how to invent, how to make worlds for ourselves different from the world the white people wanted us to live in. Even though there was so much pain and hardship then, so much poverty, and most black folks lived in fear, there was also the joy of living in communities of resistance.<sup>18</sup>

Hooks discourse points out that blacks created a world where they could dismantle the racist labeling of themselves with in the context of the black community. It seems like the black community in the days of segregation had the ability to maintain a togetherness that provided the level of stability despite the poverty experienced by blacks. Hence the black community was a place of self-empowerment. Hooks further notes that the affirming presence of the black community was invaded by the television with images of black inferiority. She states:

Long before racial integration fundamentally changed the nature of those communities, disrupting black folk’s ability to be self-affirming, they sent into our all black world a powerful tool that would teach us to internalize racism that would teach us all to be ashamed, that tool was television. Learning to identify with the screen images of good and bad, whether looking at Westerns or Tarzan movies, television was bringing into the home of black people a message that we were inferior, a race doomed to serve and die so that white people could live well. Even with this dangerous enemy in their homes many blacks were vigilant enough to resist. They watch the television screen with a critical eye.<sup>19</sup>

Bell Hooks creates a basis that communicates to us that despite all efforts of white oppression and racism; black homes had the ability to survive by putting certain mechanism in place to deflect the negatives of racism. Blacks became a symbol of the human spirit’s

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<sup>18</sup> Bell Hooks, *Sisters of the Yam Black Women and Self-recovery*. (Boston, MA South End Press. 1993), 80.

<sup>19</sup>Ibid., 81.

resilience to survive the pain and poverty brought on by white oppression. Thus, psychologically blacks had to initiate ways to dismantle the internalized racism to emerge and to continue emerging. Most people would agree that there are many more blacks in poverty and crime, self-hating and abuse, poor education and poor housing, but blacks continue to fight and emerge every day in America.

### **Anthropological Perspective**

The anthropological perspective will focus on culture and the impact the church has on the mission outlook of reaching those who have been marginalized and those who are suffering because of racism and other social ills. The black church is the most crucial organization in the black community; hence its presence in the midst of racism and segregation made it the hub of the black community. The church assumed the leadership because the message of the church was powerful enough to make humanity come face to face with its sin and repugnant behavior.

In this contemporary setting, one can ask is the church out of step. There is a sense in which the church's voice and leadership is failing to bring about change to give hope to our young people, which are our most precious resource. Hopefully, a look at the cultural understanding of the church will give some insight as why young people in general see the church as irrelevant.

Edgar H. Schein in his book *Organizational Culture and Leadership* defines culture of a group as:

A pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration that has worked well enough to be considered valid and, therefore, to be taught to new

members as the correct way to perceive, think, and feel, in relation to those problems. This definition provides the basis for understanding why some churches and organizations succeed and fail. Thus, over time the organizations develop ways and means of survival and problem resolutions. The ways and means became the core values of such groups, and the group shares the values to new persons. When the group is inflexible generally new people either conform or leave.<sup>20</sup>

As noted in the historical sketch of Saint Thomas African Methodist Episcopal Church, it was a church with a definite cultural disposition. The church generally catered to the upper portion of the black community. Consequently, the community saw the church as an exclusive group desirous only of the upper crust. However, the cultural position of the church was challenged as the church wanted to pull itself out of the downward spiral. It affected the church in two ways: membership decreased drastically and the finances dwindled. The question was and is whether the church is serving this present age or is it being held in the past trying to reclaim lost history? The church attempted to reinvent itself and saw progress for the better. The culture of the church was challenged and the core values were critiqued in order to help the church to its glory days with a new self-understanding. One of the lessons learned was that people today are more concerned with having their spiritual needs met as opposed to an undying commitment to a denomination. Robert Franklyn notes that people will go where their needs are met:

Prior to the civil rights movement, most people black and white took denominational identity quite seriously. This identity was often a marker of social mobility and part of the family social inheritance proudly passed on to successive generations. In 1996 the worship service for the presidential

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<sup>20</sup> Edgar H. Schein, *Organizational Culture & Leadership* (San Francisco, CA: Jossey Bass Publishers, 1992), 12.

inauguration was held at a black church, the Metropolitan African Methodist Episcopal Church in Washington, D.C. This suggests that churches must be prepared to evaluate its program in order to be on the cutting edge of society. The group of people that the church is losing is young people who seek out churches that meet their needs. This means denominational identity becomes a non-criterion for choosing a church.<sup>21</sup>

Franklin further says,

If denominational affiliation now matters less than it previously did, certainly the characteristics of individual congregations matter a great deal to younger churchgoers. In our investigation of Atlanta mega churches, 23 percent of the members of Antioch Baptist Church had been members of other denominations, with a majority of that group having come from Methodist and Catholic congregations. Sixty-seven percent of respondents at the Cathedral of Faith Church of God in Christ had belonged to other denominations, with 41.9 percent having come from the Baptist Church and 6.2 percent from Methodist congregations. It appears that black parishioners have become congregational consumers, using or shopping list of desired characteristics when searching for a church home. The list includes the vibrancy of its worship and music, spiritually fulfilling and intellectually stimulating preaching, safety and attractiveness of the church environment, quality programs for children, programs for single people, and the convenient scheduling of worship services.<sup>22</sup>

Franklin provides an insight into what young churchgoers are looking for. They are searching for a place where their spiritual needs can be met. The churches that are meeting the needs of young blacks are those churches that have tailored their church atmosphere to include everybody. Their spiritually charged services provide spiritual empowerment for blacks. Generally, congregations seem to be careful not to lose their essence or core values. The challenge clearly is to represent a gospel and worship experience that is appealing on a

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<sup>21</sup> Robert M. Franklin, *Another Day's Journey*, (Minneapolis, MN: Fortress Press, 1997), 54.

<sup>22</sup> *Ibid.*, 58.



genuine level that meets the needs of all people. Tom Beaudin states:

In the same view as Barba, one of the most influential studies of Generation X finds religion to be almost irrelevant topic for this generation. In Thirteenth Generation, the demographers Neil Howe and Bill Strauss assert that Generation X lacks serious religious or philosophical interest. The authors do not consider that the generation's popular culture could be so rich with religious meaning that X'ers frequently fail to view religion as a unique category worthy of attention.<sup>23</sup>

The viewpoint shared by Tom Beaudin broadens the scope of our discussion regarding young people and their understanding of the world and the relevance of the church. Therefore, the church must position itself to address the needs of our young people. Those churches that are claiming our young people back from the streets, crime, drug abuse, teen pregnancy, and the negative stereotypes that keep them in a progressive path of self-destruction are providing a ministry in the language that teenagers and young adults understand.

### **Political Perspective**

Politically, the demographic landscape is slowly changing in the United States, hence the implications for the black community is not bright. Other ethnic groups are predicted to replace both whites and blacks as the two leading ethnic groups in America. One of the reasons for making this argument is because blacks don't have a firm economic foot in this country.

The Providence Journal reported that whites will eventually become minorities of the overall population:

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<sup>23</sup> Tom Beaudin, *Virtual Faith*, (San Francisco, CA: Jossey-Bass Publishers, 1998), 24.

The following editorial appeared in the Providence Journal on Friday, March 1. American cities' ethnic compositions have been changing dramatically, and yet most people seem unprepared for the impact. Whites and *African Americans* continue to decline in percentage of the population, Hispanics and Asians keep rising. We are only now starting to consider how these huge changes will affect the politics, culture and economies of urban life. What we mean by "minorities" will undergo many revisions in the next few years.<sup>24</sup>

This means that blacks must begin assessing their situation and attempt to position themselves to have a voice in the demographic change that is to come. The normative contribution to this paper provides the true impetus for this project; my ministry finds its genesis here. The theological corpus provides the true platform for me to envision the project concept that will be laid out in this paper in more detail.

After looking at the political landscape, one sees that blacks are in danger of losing a critical voice in American politics. This means that if blacks see themselves as second-class citizens or still trying to make Martin Luther King's dream become a reality, then the African American community must be active in the political process. There is a call for black participation in the area of politics in order to affect change in the halls of power.

Albert Karnig and Susan Welch speak to the issue of black participation in the political process. They believe that there are many opportunities for blacks to take advantage:

Both symbolically and substantively, American presidential elections are essential opportunities for black voters to exert national political influence. Black political activity particularly since the civil rights and black

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<sup>24</sup> "Changing Demographics," in *Providence Journal* (March 04), 8.

power movements is manifested most intensely in neighborhood, rural, municipal, and metropolitan politics. Sharp increases in the election of black state legislators and black lieutenant governors in Colorado, California, and Virginia within the last ten years signal an emerging state-center black politics. Presidential elections, however, provide blacks with a series of opportunities to:

1. Influence party politics at the state level in presidential primaries.
2. Become party delegates and broker who follow delegates in supporting presidential candidates for the party nomination most supportive of black policy preferences.
3. Express, pursue, and construct planks in the party platform prior to and during party national conventions in a presidential election year.
4. Influence national policy issues connected to the presidential campaigns of candidates they support or oppose.
5. Become party officials, including candidates or prospective candidates for the presidential or vice-presidential nomination.
6. Play major negotiating and brokering roles in both the campaign strategies of presidential candidates in the general election and in the formation and projection of issues associated with those campaigns.
7. Influence U.S. Senate and congressional elections associated with presidential elections.
8. Participate in the formulation and expression of political philosophy and ideology both within and outside mainstream party politics.<sup>25</sup>

Indeed it is clear that when black participate in the political process, progress is made by being able to suggest people who will stand as a voice for their community.

William E. Nelson, Jr. states an example of blacks participating in the political process: "Apparently black mayors have skillfully utilized the power of their office and their broader political influence to strongly promote the recruitment of members of the black middle-class into major positions in local government. Detroit Mayor Coleman Young has appointed blacks to 1 percent of the City's department-head positions; under Young they

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<sup>25</sup> Karnig, Albert K. and Susan Welch. 1980. *Black Representation and Urban Policy*. Chicago: University of Chicago Press.

have also filled 41 percent of the top positions on municipal boards and commissions.<sup>26</sup>

Nelson's example of the Mayor of Detroit, Coleman Young makes a very strong point that when black participate in the political process, it means that blacks have greater access in the political and economic opportunities of America. Rosetta Ross states that since the civil rights era there has not been the kind of political participation as with the civil rights movement. She notes:

One of these steps is electoral political participation. However, the potency is directly related to African-American involvement in the electoral politics is directly related to the consistency and qualitative structuring of electoral politics practices. With the decline of the Civil Rights Movement and its enthusiasm for voting rights, various forms of direct action, and social protest, there also has been a dramatic decline in black public participation. This decline including a sharp decrease in black voter participation, mirrors apathy in voter turnout of the entire U.S. population. However, since white privilege is embedded in and protected by current political practices and structures, there is not a correlative mirroring in the extent to which minority and majority members of the society are affected by decreased public participation. Because the material condition of African Americans, generally is more tenuous than that of the majority American population black people have a greater incentive for higher participation in electoral politics and public policy process.<sup>27</sup>

When one considers that in recent years black voter turnout has been drastically down, it tells us that if blacks are going to advance in the political process then leadership has to come to effectively galvanize the black vote in order to effect good change for the

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<sup>26</sup> Preston, Henderson, and Puryear, *The New Black Politics*, (White Plains, N.Y.: Longman, 1987), 173.

<sup>27</sup> Joseph E. Troutman, *The Journal of the Interdenominational Theological Center*, Vol. XXVIII, nos. 1&2, (Fall 2001/Spring 2001, 1987), 75.

black community. Ross further notes that the place leadership should come from is the religious institutions:

Black religious institutions can help ensure this by serving as mechanisms assisting in systematizing African American electoral political participation. This means re-envisioning ministry as inclusive of qualitative political involvement and moving beyond the mediocre nature of its current manifestation of irregular voter registration drives or candidate standing and waving during worship a few months or weeks before elections. Mundane practices like voters registration, getting out the vote, black voting, and candidates' forums can become part of systems of ministry and instances of churches collaborating to intensify political participation. Furthermore, monitoring elected officials performance also can be done consistently at local and state levels.<sup>28</sup>

This means that the black community has to continue to provide leadership in leading blacks to the promise land. Ross suggests that the church should create a political participation ministry that will work to keep blacks involved in the political process. She believes that ministry would help to empower the people because the church has always been involved at the very heart of the motivation of black progress.

### **Historical Perspective**

Many of the problems blacks face in America find their genesis in slavery. Even in 2003 racism continues to thrive in the lifeblood of America. Consequently, African American youth are susceptible the residual problems of slavery. There history is important for youth to know, so they don not repeat the mistakes of history. Therefore, when young African Americans understand who they are and where they came from, it would make them determined to succeed. This means that education and economic stability and wealth become

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<sup>28</sup> Ibid., 75.

important to them. Benjamin Quarles states, "The lot of the typical slave, regardless of locale or occupation, was influenced in large measure by the psychological and legal controls brought to bear on him. All slaves were inculcated with the idea that the whites ruled from God and that to question this divine-right-white theory was to incur the wrath of heaven, if not to call for a more immediate sign of displeasure here below."<sup>29</sup>

The lack of confidence and low self-esteem are tied to some of the problems blacks faced, which seemingly can be attributed to slavery. Thus, the problem is acted out in unconscious ways and affects one's ability to move forward. This is crucial because psychological slavery is far more vicious than physical enslavement. Conversely, Gayraud Wilmore states, "The slaves were uneducated, by Western standards, but they were by no means ignorant. Almost immediately they recognized the gross inconsistency between the allegation that this all-powerful God of the whites could care so much about their eternal salvation while remaining indifferent to the powerlessness and wretchedness of their condition."<sup>30</sup> This suggests that the slaves did not allow their psyche to be corrupted. The slaves did not digest or assimilate the teachings of the slave masters, but they critiqued it and concluded that if God is caring, then God must be concerned about the conditions of the slaves.

Moreover, when one considers the struggles of blacks in America and the impact of

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<sup>29</sup> Benjamin Quarles, *The Making of America*, (New York: Simon & Schuster, 1987), 87.

<sup>30</sup> Gayraud S. Wilmore, *Black Religion And Black Radicalism: An Interpretation of the History of Afro-American People*, (Maryknoll, NY: Orbis Books, 1993), 11.

slavery, one sees the strength of the human spirit to survive and endure until change comes. The church was also apart of this journey. The black church has been the structure that provided a sense of structure for blacks, which was the vanguard of hope. The black preacher was the purveyor of the gospel, but not from the white theological establishment. According to Gayraud S. Wilmore,

White commentators who write so glibly about the “otherworldliness” of the black church fail to understand what was really going on. The preacher was most relevant to this world when he was telling his congregation what to expect in the next one, precisely because he whetted appetites for what everyone knew whites were undeservedly enjoying in the here and now. His congregation had no difficulty understanding that he wanted them to have the best of this world too, for what else could he mean by always talking about a just God from whom everyone including black folks get his or her due?<sup>31</sup>

The black preacher was able to veil the message of the gospel so that he could critique the evils of slavery and give hope all at the same time. This means that the black church was a necessity for the survival of blacks in America. Wilmore further stated that the church was the center of the slave’s life, “The church was the one impregnable corner of the world where consolation, unity, and mutual assistance could be found and from which the master at least in the North could be effectively barred if the people were not of a mind to welcome him.”<sup>32</sup>

Historically, the black church engaged in suspicious hermeneutics in that they were able to receive the vicious brain washing through the twisting of the Bible, which was in many ways even more vicious than the shackles and the brutal whips. Vincent L. Wimbush says that in pre-civil war period black critiqued the social structure of slavery and used the Bible

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<sup>31</sup>Ibid.

<sup>32</sup> Ibid.

as its main source in order to engage the critical analysis of the social, political, and economic plight of slaves in America:

During this period African Americans seemed anxious to institutionalize as an ethical and moral principle one of the rare New Testament passages they found attractive and even identified as a locus classics for Christian social teaching “there is neither Jew nor Greek, there is neither slave nor free, there is neither male nor female; for you are all one in Christ Jesus” (Gal. 3:28). Ironically, this biblical verse stressing the principle of Christian unity was embraced and referred to over and over again as the separate church movement got under way. This and other passages were used to level prophetic judgment against a society that thought of itself as biblical in its foundation and ethic.<sup>33</sup>

The black’s ability to conduct critical thinking suggests that even though they did not have any training in higher criticism and theology, God had given them sufficient understanding of God’s word. This also meant that God was concerned with the plight of blacks in America. The church provided hope in the midst of suffering. The slave understanding of Jesus was both healing and redemptive. Another aspect of slave’s ability to survive slavery was the spirituality of the slave. Dash, Jonathan Jackson, and Stephen C. Razor state that the spirituality of the slaves was the salient factor that aid in their survival:

In their oppression, slaves found it natural to identify with the sufferings of Jesus who, in the spirituals, was depicted as an ever-present and intimate friend. Slaves identified with this Jesus and interpret his crucifixion both as tragedy and hope. He was their companion on their journey, someone who understood and walked with them in their sufferings and their joy. Thus they came to view God’s presence in the Spirit as an empowering presence that enabled them to respond to the reality of their contradictory experiences. The encounter with Jesus was liberating. Their meditation and reflection on that encounter, in the midst of the troubles they was in bondage and their

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<sup>33</sup>Vincent L. Wimbush, *The Bible and African Americans: An Outline of an Interpretative History*, in *Stony The Road We Trod*, ed. By Cain Hope Felder, (Minneapolis, MN: Fortress Press, 1991), 90.



response through the Spirit, were for them as for their descendants a way to liberation and freedom. 34<sup>34</sup>

Therefore, blacks have learned how to dismantle the psychological, physical, and spiritual evils of slavery and racism. The church has historically been apart of the eradication of slavery.

Another event where the church played a significant role was the civil rights movement. The church was one of the groups in the black community that provided social commentary. Blacks were tired of being at the back of the bus. They were tired of being mistreated because of the color of their skin. The bottom line was that they were tired of being denied their basic and fundamental rights given by the creator of the universe. Consequently, they decided to engage in active protest, so as to demand justice and liberty.

James H. Evans Jr. states,

It seems clear that while there are differences in interpretations, the civil rights movement and the black power movement are part of a continuous tradition of protest and struggle in African American religious life. The civil rights movement was based on the notion that the equality of black people was a function of their legal status in American society. Equality has been denied by the Fugitive slave law of 1850, the Dred Scott decision of the Supreme Court (1896). These legal conscriptions were subsequently reversed or eliminated by the Brown vs. Board of Education of Topeka Supreme Court decision 1954 and the voting rights law passed in the 1960s. These advances were engineered by people and groups directly or indirectly the African American church. They were visible evidence of the reawakening of the black church militant that had slumbered for decades. <sup>35</sup>

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<sup>34</sup>Michael Dash, Jonathan Jackson, & Stephen C. Rasor, *Hidden Wholeness*, (Cleveland, OH: United Church Press, 1997), 11.

<sup>35</sup>James H. Cone, *Black Theology*, (Maryknoll, N.Y.: Orbis Book, 1993), 29.

The movement so impacted the government that President John F. Kennedy began the process of hammering out a civil rights bill. Even though he did not live long enough to see new laws enacted to include blacks in the mainstream of American life, his successor President Lynden Johnson did: "The Civil Rights Movement was at a peak from 1955-1965. Congress passed the Civil Rights Act of 1964 and the Voting Rights Act of 1965, guaranteeing basic civil rights for all Americans, regardless of race, after nearly a decade of nonviolent protests and marches, ranging from the 1955-1956 Montgomery bus boycott the student-led sit-ins of the 1960s to the huge March on Washington in 1963."<sup>36</sup>

One of the culminating events leading to this decision from the United States Congress was the massive turn out and momentum gained from the March on Washington. It signaled that blacks in America would no longer accept "no" for an answer. Furthermore, it was a time when blacks could feel that they were standing on the precipice of a new day in America:

After Birmingham, President Kennedy proposed a new civil rights bill. To show that the bill had widespread support, civil rights groups united to organize a March on Washington. Organizers hoped to draw a crowd of 100,000, but instead over 250,000 people from around the nation, arriving in more than thirty special trains and 2,000-chartered buses, descended on Washington, DC on August 28, 1963. There, they heard speeches and songs from numerous activists, artists, and civil rights leaders. Martin Luther King, Jr., delivered the closing address, his famous "I Have a Dream" speech. The day was an overwhelming success. There was no violence and the event received extensive media coverage. Although it did not have an immediate impact on Congress-Kennedy's Civil Rights bill was not passed for nearly a

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<sup>36</sup> Lisa Cozzens. "Civil Rights Movement 1955-1965." *African American History*; available from <http://www.watson.org/~lisa/blackhistory/civilrights-55-65/> (23 May 1998).

year-it affected in some way just about everyone who participated or watched.<sup>37</sup>

The church has a tremendous history in standing up for justice and empowering blacks to aspiring black thrive for equality and justice. Moreover, the church has been in the midst of the fight and it an encouragement for churches today to continue to pursue the struggle for equality and justice. Therefore, my project only helps to buttress the idea that the church must be on the cutting edge if it is going to bring redress to the plight of the poor and down trodden. Thus, it is essential that young African Americans learn who they are in order to they can amass wealth or have a sound retirement program. This suggests that a project of this nature be made available for young people, so they would they came from ancestors who fought for freedom.

### **Theological Perspective**

The theological discipline offers a deep and broad understanding of the condition of the black community and God's partnership with the downtrodden to create a just society. One of the most important areas is self-identity and self-understanding which crucial to every young person. This is why it is so important to show how youth are connected to God. God is concerned about the well being of young people, especially the economically disenfranchised.

Karl Barth notes in his church dogmatic that it is the task of the church to reach out and minister to the needs of the world. Barth challenges the church to move forward in witnessing to the world. Barth sums up the task of the community:

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<sup>37</sup> Ibid

We may venture to sum up. The task given to the community is aimed at the human creature, which suffers by reason of its ignorance and groans under the burden of its exclusion. But in spite of its contradiction and resistance, and taking pity on its need and anxiety, God has loved and loves and will continue to love this sufferer as His creature, not only from and to all eternity, but in time as well, in man's own time, by becoming like, his Brother.<sup>38</sup>

Thus, the church has the answers to the perennial problems of life. The question is, "Has the church taken up Barth's challenge to witness seriously?" The historical perspective lifts up an interesting angle.

If the church is going to seriously witness the gospel as noted by Barth, it must be moved by the suffering of humanity for good brings healing, hope and life. God is constantly pursuing humans to bring restoration. The church is then the vehicle through which God brings restoration. God expects the church to engage the great commission (Matthew 28:18-19) to "go into the world".

The theology of Paul Tillich helps to bring focus to the issue at hand. Tillich raises the idea of correlation; he notes God meets us within the context of our experience. This means that God is concerned with the plight of the poor as God is as concerned with the plight of the rich. He says, "The ultimate concerned or the religious encounter with reality can be considered in two ways. It can be looked at as an event, to be observed and described in theoretical detachment, or it can be understood as an event in which he who considers it is

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<sup>38</sup> Karl Barth, *Church Dogmatics* (Edinburgh: T&T Clark), 809.

existentially involved.”<sup>39</sup> This addresses the concern relating to those who are marginalized. This includes those who have sinned and those who have been sinned against. We can conclude this to mean those who are poor by their own making and those who are poor due to systemic evils. Cornel West notes that the evil of capitalism is one of the major contributing factors to the plight of the poor. West further states:

This mode of capital accumulation contributes to antidemocratic conditions in two basic ways. First, it encourages the exclusion of producers-and casts the organizing efforts of workers in a negative light-since an increase in wages would threaten the attractiveness of a less developed country as a site for multinational corporate investment. Second, this mode of capital accumulation contributes to gross economic and class inequality since its market for multinational products geared principally to the affluent. This dialectic of capital accumulation and political exclusion often leads to military rule and abominable repression-under the guise of “development” or “democratic openings.”<sup>40</sup>

Even though West speaks about a “multinational corporation” that rapes third world countries of its both its material and human resources, one can say that the same thing happens in the black community. Consequently, blacks grow progressively poor while the rich get progressively richer. West further argues that Christianity offers a unique opportunity to bring resolution to this heinous problem. He states, “I believe that the basic ideational contribution of Christianity to the world-and its fundamental moral message-is that each and every person, regardless of class, country, caste, race, or sex should have the opportunity to fulfill his or her capacity or potentiality. I shall call this radical egalitarian

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<sup>39</sup>Paul Tillich, “The Problem of Theological Method,” *Journal of Religion*, (27, 1947), 89.

<sup>40</sup> James H. Cone and Gayraud S. Wilmore, *Black Theology: A Documentary History*, Vol. Two:1980-1992, (New York: Orbis Books, 1992), 417.

idea: the Christian principle of the self-realization of human individuality within community.<sup>41</sup>

West's critique of capitalism indicates that capitalism and Christianity are diametrically opposed to each other. The poor grows progressively worse while the rich get richer. This means that Christians must have a responsibility to work so that the voice of the poor is heard, and that the poor are included in the distribution of world's wealth.

Christianity's commission to go means that theology must be incarnational, which means that we must accompany Christ into the hurting areas of human reality. It is providing a presence to those who are outcast. Jude Tiersma gives a clear definition of what it means to be incarnational. He states,

When we speak of incarnational mission, we speak of a theology on the way of accompaniment of walking alongside. It is a theology of those who are not from the periphery but, knowing that Christ died "outside the gate," have chosen to identify with, to walk alongside, those the world has cast aside as unimportant. In the context and writing of urban mission, those not originally from the city choose to live among the people of the city -- usually among the economically poor--often use the idea of incarnation.<sup>42</sup>

Therefore, the challenge for each Christian is to go into the city, the undesirable places and walk along side those who are cast away. This is what it means to be incarnational. God calls Christians from the comforts of our world to be present with those who are in need of hope. Harvey Cox makes an important statement regarding the mission of the church:

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<sup>41</sup> Ibid., 420.

<sup>42</sup> Charles Van Engen and Jude Tiersma, *God so Loved the City*, (Monrovia, CA: Marc Publishing, 1994), 9.

The church is not in the first instance of an institution. It is a people. The Bible calls it the *Laos Theon*, “the people of God”. It is a people whose institution should enable them to participate in God’s action in the world- the liberation of man to freedom and responsibility. Archie Hargraves puts it graphically. He compares the work of God in the world, where Jesus Christ is present, to a floating crap game and the church to a confirmed gambler whose major compulsion upon arising each day is to know where the action is so he can run there and dig it. Thomas Wieser expresses the same thought in more scholarly language when he says that according to the book of “Acts the Kyrios, The Risen Christ,” always goes before the church into the world. He appears here and there and the church simply follows.<sup>43</sup>

Cox helps us by noting that the church is not confined to a building but its people who must be mobile in finding the action and know that Christ had been there and we are simply following Him. Cox goes on to say:

Phrased in more traditional terms, the forms of church life are dependent on the function, or mission, of the church. They must be designed to facilitate locating and participating in the mission of God”. They must effectuate rather than hinder the congregation’s capacity to discover and cooperate in the work of God in the world. This means that the content of the church’s ministry is simply the continuation of Jesus’ ministry. It cooperates and participates in the ministry of Jesus.<sup>44</sup>

Simply stated that churches must engage in creating ministries that seek to go out where the action is. What Cox shows us is that God has gone before us and not only this but when we arrive we will meet God there. Thus, God does not expect that we go alone.

The real issue becomes a question of our willingness to do theology in the public arena. The Bible says, “the word became flesh and dwelt among us” (John 1:14). Hence, we must be challenge to go among those who are lost and hurting to bring hope to the world.

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<sup>43</sup> Harvey Cox, *The Secular City*, (New York: Macmillan Publishing, NY 1990),108.

<sup>44</sup> *Ibid.*, 109.

This makes theology contextual or speaks to a particular context. According to Robert M.

Franklin, theology should be done in the public arena:

Public theologians are committed to presenting their understandings of God along with their ethical principles and values to the public for security, discussion, and possible acceptance. In contrast to sectarian theologians who understand that they are speaking for and to the community of believers, public theologians understand themselves as ambassadors for Christ (2 Corinthians 5:20). They stand between worlds representing the distinctive vision and virtues of Christianity to a secular culture. They stand in a particular faith tradition but seek to address people from all walks of life. Further, these individuals do so with a deep respect for the belief systems that others may already hold. Consequently, public theologians move into the public arena with a profound sense of humility, reverence for the sacredness of people and traditions, and view of their manifold limitations, and sense of humor about their noble calling.<sup>45</sup>

The church's mandate is to exist in the concrete moments of human experience. This is where the action is, where we meet God to champion God's cause in a world where hopelessness and meaninglessness exist. Moreover, we have an opportunity to do theology in the midst of the enigma and contradictions of life. In that moment the theologian becomes public. When one gives consideration to the plight of blacks in the context of American life and the American dream, one quickly realizes that it is certainly not a dream filled with the longing from tomorrow. The black church has played a significant role in helping to bring spiritual, political, economic, and social empowerment. Peter J. Paris says that the church has made a great contribution to the up-ward mobility of blacks:

Being the only independent institution in the community that was owned and controlled by blacks and dedicated to the maintenance and enhancement of the community's well being, the black churches play a role in their

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<sup>45</sup> Robert Franklin, *Another Days Journey*, Fortress Press, Fortress Press, Minneapolis, MN 1997, p.54.



communities analogous to that of governments. No other institution has served the good of the black community as the church has. Theologically and morally legitimated by all blacks, the churches not only formed schools, colleges, seminaries, hospitals, publishing houses, newspapers, insurance companies, banks, countless social clubs, but they also institutionalized the most basic moral values of the community and provided the role models for community leadership. In fact, for generations the black churches have been the training ground for ecclesiastical, political, civil rights, and educational leadership, and countless numbers of professional singers, musicians, and artists got their initial support, encouragement, and promotion from the churches.<sup>46</sup>

The black church has given the black community hope, strength and courage to withstand racism. The church was the place of empowerment. In this regard, the black church was doing public theology as it fought against systemic evils.

The church was the venue that provided social cohesion. In fact, Paris noted that the black church was acting in place of the government bringing hope and stability to the community. This social cohesion gave black people a sense of pride. Paris also noted that:

One basic reason why the black churches have flourished is because of their unadulterated commitment to the good of the black community. They alone provided blacks with opportunities for leadership, achievement, self-esteem, and racial pride. They alone became the primary focus of identification for their people.<sup>47</sup>

This statement places the church at the center of the achievement of blacks whether in the church or other sectors of society. Along these lines, one can argue that the church burnings in the mid-1990s were an attempt to decapitate blacks as the church represents the center for hope and empowerment. Robert M. Franklin states,

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<sup>46</sup>Peter J. Paris, *Social Teachings of Black Churches*, (Philadelphia; Fortress Press,) 1985.

<sup>47</sup> *Ibid.*, 45.

During the rash of burning in the mid-1990's, a reporter asked me, "Why are they burning black churches as opposed to civil rights organizations' offices?" I responded that, in the case of racially motivated burnings, the perpetrators were attempting to strike at the soul of black folk, to paraphrase W.E. B. DuBois. By assaulting these communities of faith, they disrespect the oldest and most beloved institution in the black community. These attacks are designed to hurt deeply and to deflate hope as much as they aim to counter the justice-seeking vitalities of the church.<sup>48</sup>

Therefore, the churches witness is to do theology in places where the people are in search of an opportunity to escape the severity of hopelessness. The attempt was to burn out this hope by destroying the black church. In this regard, it is good that the church is a body of believers and not a building. The church as established earlier is where the action is; consequently the church's fire cannot be extinguished.

It is fair to say that not every church is engaged in the business of making its theology public in a practical way. Michael Dash notes this point in a clear way:

Every congregation is located in a particular geographical community, which is an arena for mission and ministry. It lives in its life at a particular period in time. Context and time therefore are congregation's life. Where these perspectives are not affirmed and acknowledged, a congregation lives for itself, behind closed doors, unconcerned about the realities of its life and the world around it. Congregations have the capacity to affect their context through the ways in which they organize themselves and how they engage their context.<sup>49</sup>

Indeed, some churches are closed to their communities, making and the gospel

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<sup>48</sup> Robert M. Franklin, *Another Day's Journey*, Minneapolis, MN: Fortress Press, 1997, 29.

<sup>49</sup> Michael N. Dash, *African American Congregational Life*, *The Journal of the Interdenominational Theological Center* Vol. XXIX, Nos. 1& 2, (Fall 2001/Spring 2002).

exclusive to the faithful elect in the eye of the leadership and the congregation. Some churches have members who live in the suburbs and drive to church. Immediately following service these individuals drive back home. There is no genuine interaction with the community.

John Perkins states that there is one main assumption upon which we should do ministry, "The implication for ministry is simply this: Christian community development must address spiritual needs. We can rebuild houses, provide food and clothing, tutor children, and establish all members of programs, but if we are not helping people find a relationship with Jesus Christ that leads to eternal life, then we are not meeting the true needs."<sup>50</sup>

Perkins drives home the notion that while it is good to provide the basic human needs for people, the church's foremost concern is the salvation of souls and eternal life. Therefore, meeting human physical needs is a by-product of the inner transformation. The fact of the matter is that some people's physical predicament is due to an inner spiritual condition and it can only be resolved by the work of the risen Christ. This means that when we think of helping the cast-out, the down trodden, those living in poverty, and decrepit housing conditions we must understand that our primary mandate is the salvation of the lost.

Economic development has many implications for poor communities. One of those implications brings people together to make their lives better. John Perkins notes that poor communities do have a flow of monies:

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<sup>50</sup> Ibid, Perkins, 32.

Economic development then becomes assets management. Assets management finally grows into developing an enterprise that you own. The challenge for Christian community-based economic development then is to enable the people of the community to start local enterprises that meet local needs and employ indigenous people.<sup>51</sup>

Accordingly, Perkins says that the black community has money, but the challenge is to bring everyone together in order to create an economy that provides jobs and meets the needs of the people in that community. Through helping people to manage their resources into meaningful ventures produces economic empowerment. Therefore, we should not make the assumption that poor people don't have any thing to work with. Jim Wallis states that we should listen to the people we are helping:

Mary Nelson hates it when people refer to "the poor". She would rather speak of the new relationship through which all of us can participate in the exciting task of community development. In the West Side Chicago neighborhood of Garfield Park, the efforts of her Bethel New Life Community Organization powerfully demonstrated what low-income people can do if they mobilize their own resources. Mary Nelson is neither a black inner city pastor nor a Latino community organizer but a white-haired Lutheran "church lady" with a powerful vision. But that vision came out of listening to and forming relationships with the residents of an impoverished and forgotten local community.<sup>52</sup>

Wallis seems to say that it is a collaborative effort between those who are helping and those who are being helped. This is crucial because many times church leaders and workers assume what we think people need. However, the best way as Mary Nelson did was to ask them.

In the story told by Wallis, we see three components Perkins employs in his effort

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<sup>51</sup> Ibid., 26.

<sup>52</sup> Jim Wallis, *Faith Works*, (New York, NY: Random House, 2000), 102.

to bring about Christian Community Development. He refers to them as the three R's.

According to Perkins:

The three R's of Christian community development are reconciliation, redistribution, and relocation. One cannot talk about Christian community development without them. It is important for us to be clear on one point: these three R's are not man-made principles. We must agree that they are rather man-given labels for clear biblical principles. Unless we can find them grounded in the Bible, they should rightly be dismissed by serious Christians as fine social theory but not very good theology.<sup>53</sup>

This means that our efforts must be grounded in the word of God. This is important because the Bible is not only a good source for doing theology, but it is the source that undergirds our practice. When one allows the Bible to be the foundation for their practice God gives the guidance and the ability to do the work through the Holy Spirit. As stated earlier the purpose of the gospel is to reconcile. Perkins says what reconciliation is:

It is clear that the message of reconciliation between Jew and Gentiles was a control part of the gospel Paul preached. A gospel that could not reconcile humans across the most difficult barriers of the day was no gospel at all. So it is with us. If the gospel is not concerned with reconciling us across the most stubborn ethnic and racial, indeed all man-made barriers, then it is no gospel at all. Reconciliation is not optional, it is not a specialized calling for a few, it is not a trivial concern, and it is central to the heart of the gospel.<sup>54</sup>

He makes it clear that the task of the church is two: reconcile the world. This is not an option. Perkins also notes that there is a task of redistribution. He states, "Redistribute means providing opportunities to the poor to obtain the skills and economic resources to be able to work their way out of poverty, whatever the cause for their situation. Redistribution

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<sup>53</sup> Ibid., Perkins, 32.

<sup>54</sup> Ibid., 32.

self-identity and self-determination to those it is helping. This means that people will become empowered to do for themselves and create worlds of possibilities that will better themselves, their families, and their community as a whole. This is important for youth because they need to know that God is concerned about their welfare. Then we will see a reduction in crime, poor education, poor housing, prostitution, teen pregnancy, and drug abuse. Edward Smith in his contribution to the Journal of the Interdenominational Theological Center, states how important economics is to depressed and oppressed communities:

Economic development of depressed communities is a most needed blessing. Even here we also entertain the importance of “non-intangible rewards”. “Real hope” becomes volatile in hopeless situations. The healthy pride of self-helps and self-determination replaces the degenerate sense of non-being.<sup>57</sup>

When people are given an opportunity to help themselves it gives them a sense of ownership that creates a perpetual act of development. Not only is the community renowned, but also the people are renewed as it relates to their self-understanding. Cornel West states that if blacks are going to come out of poverty, the problem of identity must be addressed.

West says:

If the Elimination of black poverty is a necessary condition of substantive black progress, then the affirmative of black humanity, especially among black people they is a sufficient condition of such programs. Such affirmation speaks to the existential issues of what it means to be a degraded African (man, woman, gay, lesbian, or child) in a racist society.<sup>58</sup>

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<sup>57</sup> Edward L. Smith, *The Journal of the ITC*, Vol. XXVIII, Nos. 1& 2, (Fall 2001/ Spring, 2002).

<sup>58</sup> Cornel West, *Race Matters*, (New York, NY: Vintage Book, 1993), 97.

means putting our lines, our skills, our education, and our resources to work to empower people in a community of need.”<sup>55</sup> So redistribution calls for a person to be totally involved in bringing hope and change to the poor. Perkins pushes the church to move beyond giving food baskets at Thanksgiving and toys at Christmas. He pushes the church to get involved ourselves in the everyday resolution of the problems that plague the people in the inner city of financial oppression that seems inescapable. Thus, there must be a transfer of wealth. This transfer of wealth includes helping people manage what they have and using it to bring about opportunity. Perkins then defines Relocation:

The last of the three R’s is revolution. By relocation, we mean that the people of God bringing the resources of God into the community of need in a personal way. Relocation is the method by which we accomplish reconciliation and redistribution. Neither reconciliation nor redistribution can be done effectively long distance. Relocation, the need to live and work among those to whom we are attempting to bring the hope of the gospel, is the least popular of the three R’s. Relocation is personal. It involves putting ourselves in threatening situations, coming into areas that others have long since abandoned or merely planting over feet in neighborhoods that “smart” people are leaving.<sup>56</sup>

Thus, the Christian is challenged to go into situations that would even compromise their safety. It is important that we recognize that the church is to bring the gospel that transforms not only people’s sin condition but also their physically impoverished conditions. This means that every church has a mission to do ministry as the hurting and poor are within our reach.

Therefore, when the church engages in economic development it brings a sense of

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<sup>55</sup> Ibid., 34.

<sup>56</sup> Ibid., 36.

West is correct in saying black self-identity is important because one has to think and feel positive about one's self. If a person is not influenced by what the church or any other organization attempts to do to bring change, then that individual is vulnerable to go back and engage in destructive behaviors in the same familiar setting. I believe that the call of God to do theology in the public is to bring restoration that empowers people on all levels of their lives. In regard to this project, this means engaging and educating young people about economic wealth.

### **Biblical Perspective**

The Biblical world is replete with God's concern with the plight of the poor. The treatment of poverty in the Bible undoubtedly speaks to the well being of children and young people. The woman of Zarephath told the prophet Elijah that all she had was enough meal to make a cake for herself and her son to eat, and then they would die. The prophet challenged her to trust God. Upon trusting God the woman had more than enough, as she was blessed with an endless supply of meal. In this biblical narrative the child's life was spared because God is concerned with the mother's well being as well as the child (1Kings 17:9-16 RSV). Therefore, one can deduce from this biblical text that this project has biblical justification to say God is concerned with the financial future of young people. In this section, I will explore Jesus' declaration of his purpose in ministry in Luke chapter 4 and the exodus experience. I will address three salient features concerning the poor and economics from a biblical perspective. First, I will use Robert McAfee Brown will be used to bring about a different exegetical and hermeneutical application of the Biblical text in both scriptural instances. Secondly, I will explore the treatment of the poor by Jesus.



Jesus was the one who sided with the poor and down trodden. He critiqued both the socio-political and the economic system of his day. The ministry mission statement of Jesus found in Luke chapter 4:18-19 makes it clear that he has come to radically change the conditions of the poor and the disenfranchised. Jesus declares that he had come to deliver, release, recover, and set at liberty. These words suggest action that the hope of the disenfranchised and disadvantaged is now grounded in some one who has been anointed to be a spiritual activist but as well as a socio-political and economic activist. Luke 4:18-19 states, "The Spirit of the Lord is upon me, because he has anointed me to preach good news to the poor. He has sent me to proclaim release to the captives and recovering of sight to the blind, to set at liberty those who are oppressed, 19 to proclaim the acceptable year of the Lord" (RSV). John Nolland, contributor of the Word Biblical Commentary notes Jesus treatment of the poor as more than spiritual poverty, but also having physical implications:

The figure in Isa 61 brings and does not merely herald salvation. This is already true in the Isaianic context (Isa 40:9; 41:27; 52:7; cf. 51:16; Friedrich, TDNT 2:707B10) and is carried on in the tradition of Palestinian Judaism (pp. 714B17) and strengthened in Luke 4 by the insertion from Isa 58:6. The time of salvation comes with the announcement. A To evangelize the poor in 4:18 should be read as an encompassing designation of Jesus' whole ministry which is then expanded upon in the remainder of the verse (Bammel, TDNT 6:906). Such an analysis finds confirmation from a comparison of 4:43 with v 18. The extent to which one should spiritualize the references here to the poor, the captives, the blind, and the oppressed is a vexing question. The captives and the oppressed are not mentioned again and no specific ministry to them is recorded. A connection with exorcism is, however, near at hand. (Note the immediately following exorcism in Capernaum and see 13:16 and Acts 10:38. cf. Busse, Wunder, 64B65.) Elsewhere in Luke the blind are the physically blind (14:13) and Jesus heals them (7:21, 22; 18:35). However, in parabolic contexts there may be a secondary, non-literal meaning (6:39; 14:13, 21; and cf. Acts 26:18 where Ato open their eyes refers to spiritual sight). The poor are frequently mentioned, clearly literally in 14:13, 21; 16:20, 22; 18:22; 19:8; 21:3, but

also in 6:20 and 7:22 where a literal reference can be disputed.<sup>59</sup>

Nolland helps us to understand that Jesus was just as concerned about the spiritual and physical conditions of human beings. His ministry epitomized the true servant call. He was more concerned with the realities of human suffering. This is why Jesus said, "The thief comes only to steal and kill and destroy; I came that they may have life, and have it abundantly" (John 10:10, RSV). D. A. Carson in his contribution to the Expositor's Bible Commentary states that Jesus was keenly interested in the plight of the poor. He notes that Jesus was not only concern with their spiritual needs but also their temporal needs as well:

As for "happy" (TEV), it will not do for the Beatitudes, having been devalued in modern usage. The Greek "describes a state not of inner feeling on the part of those to whom it is applied, but of blessedness from an ideal point of view in the judgment of others" (Allen). In the eschatological setting of Matthew, "blessed" can only promise eschatological blessing (cf. DNTT, 1:216-17; TDNT, 4:367-70); each particular blessing is specified by the second clause of each beatitude. The "poor in spirit" are the ones who are "blessed." Since Luke speaks simply of "the poor," many have concluded that he preserves the true teaching of the historical Jesus--concern for the economically destitute--while Matthew has "spiritualized" it by adding "in spirit." The issue is not so simple. Already in the OT, "the poor" has religious overtones. The word *ptochos* ("poor"--in classical Gr., "beggar") has a different force in the LXX and NT. It translates several Hebrew words, most importantly (in the pl.) *anawim* ("the poor"), i.e., those who because of sustained economic privation and social distress have confidence only in God (e.g., Ps. 37:14; 40:17; 69:28-29, 32-33; Prov. 16:19 [NIV, the oppressed; NASB, "the lowly"]; 29:23; Isa 61:1; cf. Ps. Sol 5:2, 11; 10:7). Thus it joins with passages affirming God's favor on the lowly and contrite in spirit (e.g., Is. 57:15; 66:2). This does not mean there is lack of concern for the materially poor but that poverty itself is not the chief thing (cf. the Prodigal Son's "self-made" poverty). Far from conferring spiritual advantage, wealth and privilege entail great spiritual peril (see on 6:24; 19:23-24). Yet, though poverty is neither a blessing nor a guarantee of spiritual rewards, it can be

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<sup>59</sup> John Nolland, ed., David Hubbard, *Word Biblical Commentary*, Vol. 35a: Luke 1:1-9:20. Thomas Nelson Inc., 1989.

turned to advantage if it fosters humility before God.<sup>60</sup>

Carson says that while Jesus is concerned with the plight of the poor, he was not suggesting that there were some spiritual or righteous value in being poor. Hence if we were to use a model to encourage people to improve their financial situation, then Jesus would not be of much help.

Robert McAfee Brown in his book *Unexpected News: Reading the Bible with Third World Eyes*, uses Jesus' analysis of the poor and states that it seems that the poor is seen in positive ways while the rich is seen in a negative light:

It all seems askew, for while the poor do get a lot of attention in the Bible, the non-poor get a lot of attention in the church and usually end up running things. One reason for this is that the non-poor have become the official interpreters of the Scriptures and have managed to take the sting out of passages dealing with the poor. Luke's blunt talk about the poor, we are instructed, must be interpreted in light of Matthew's fuller a poor in spirit, a classification to which we can all aspire, since it has none of the rude realities of a material poverty (lack of food, clothing, shelter, employment) attached to it. A Spiritual poverty in fact becomes a Christian virtue, and we are encouraged to affirm a life-style that puts no premium on goods and possessions but equally does not suggest that we need to get rid of them. It's all a matter of attitude.<sup>61</sup>

Brown argues that the non-poor have altered the Scriptures to the extent that there is no conviction. He states that the church needs to champion the cause of the poor. This seems a fair assessment since as we are living in a society where the rich seems to wheel control

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<sup>60</sup> Carson, D.A, *The Expositor's Bible Commentary: Book of Matthew*, Vol. 1, 305. Grand Rapids, MI, 1984.

<sup>61</sup> Robert McAfee Brown, *Unexpected News*, The Westminster Press, Philadelphia, PA, 1984, p89.

over the church. Consequently, some churches seem only concern about the spiritual condition of an individual and not the physical condition. Therefore, one can see the propagation of a brand of religiosity that overlooks Luke's physical poverty, but heavily endorses Matthew's declaration of human's spiritual condition only. However, Brown further argues that:

The more we press this kind of logic, as the church has done with the consummate skill for centuries, the less threatening the Bible becomes. If people can be poor in spirit whether materially wealthy or materially deprived, then we can concentrate on the an inner life and keep the gospel insulated from such aspects of an outer life as the nature of the economic order, the equitable sharing of the world's goods, or the need to care for the indigent.<sup>62</sup>

Brown's argument is powerful because he insists that Christians must have an inward relationship with Christ, but that inwardness must be demonstrated in one's everyday walk. In this respect, he says the church must be the vanguard for justice for the poor because those who are in control of the economic system are working to maintain the status quo, but Jesus was in vehement opposition to the economic structure of His day. Brown correlates the Isaiah 61 passage to the Lukan passage dealing with the plight of those disenfranchised. Here Brown says structures change: "The full Isaiah is an eleven-verse poem. The poem as a whole makes even more prominent a theme apparent in the quoted portions-the theme of reversal, celebrating the fact that things are getting turned around, and offerings hope to those who had no reason to hope."<sup>63</sup>

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<sup>62</sup> Ibid., 89.

<sup>63</sup> Ibid., 93.

This says that God is in the business of giving hope to God's children. Walls that separate black people from economic growth and opportunity will come down because not only will Jesus reverse black people's present situation he also gives hope to people in the midst of their plight. Thus, Brown sees Jesus as one who empowers. With this said, I would push the concept of hope and empowerment one step further by including an element of partnership. When we are empowered we must become actively involved with God in bring about resolution. Dr. Robert Franklyn in his book *Another Days Journey* states that his grandmother became the centering point for the community, whereby they empowered themselves:

Grandma's house and her table were places where the community the community met, and where good religion was practiced and experienced. Grandma's garden next door was a place of many treasures. I remember long, hot summer days when she would spend hours turning over the soil and tending crops of collard and spinach greens, tomatoes, and golden stalks of corn. From this small garden, her ministry extended throughout the neighborhood and far out into the city. She sent fresh vegetables to poorer families in the neighborhood. She cooked large pots of greens and had my mother drive her to sick and shut-in church members who needed a good meal. My brother and I were no more than six years, old but we watched her strange behavior and marveled. It was now clear to me that Grandma was resisting the dehumanizing effects of urban living. Having moved to Chicago, she discovered black people who owned no land, lived in tiny apartments, and ate canned food. This was different from what they had known in the South, where, despite their impoverished condition, they were attached to the land and could feed their families. Migration seemed to be an act of voluntary disenfranchisement. At another level, however, it represented empowerment by seizing the opportunity to earn higher wages for their hard work. Her garden represented defiance, self-empowerment, practical enrichment, and hope for the larger community.<sup>64</sup>

Franklin's Grandmother should represent our willingness to collaborate in partnership

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<sup>64</sup> Ibid., Franklin, *Another Day's Journey*, 5.

God. So even though, one knows that God is going to make a way, one should engage the process of deliverance any way. Thus, the element of hope acts as a motivator. There is a sense in which this hope has been fuel to motivated black people. The results of this motivation blacks have been freed from slavery, reconstruction, and segregation.

Howard Thurman helps me to introduce the historical Jesus in a powerful manner.

Thurman notes that Jesus was poor. He was born into an economically deprived:

The economic predicament with which he was identified in birth placed him initially with the great mass of men on the earth. The masses of the people are poor. If we dare take the position that in Jesus there was at work some radical destiny, it would be safe to say that in his poverty he was more truly Son of man than he would have been if the incident of family or birth had made a rich son of Israel. It is not a point to be labored, for again and again men have transcended circumstance of birth and training; but it is an observation not without merit. The third fact is that Jesus was a member of a minority group in the midst of a larger dominant and controlling group. In 63 B.C. Palestine fell into the hands of the Romans.<sup>65</sup>

Thurman points to a Jesus who was caught in double jeopardy. He was poor and a minority. This says that Jesus' life situation was delimiting but did not allow status at birth to circumscribe the heights he would attain in the hearts and minds of humanity. It suggests to me that Jesus' life is an example of determination and self-empowerment. Like Jesus, blacks have two strikes against them: poverty and race. Therefore, one does not have to wonder why Jesus means so much to black people; in Him, they find a Jesus who understands the pain and rejection associated with poverty and being numbered among the minority. As was stated earlier from Franklin's Grandmother, she found self-empowerment in partnering

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<sup>65</sup> Howard Thurman, *Jesus and the Disinherited*, (Nashville: Abingdon Press, 1947), 17.

with God. The name of Jesus is so sweet according to his grandmother; this says that blacks forged a relationship with God that enabled them to withstand any situation.

Therefore, the black church must ultimately rise to the occasion to champion the cause of the masses. There has never been an aggregating force outside of the church since the Million Man March rights movement that brings blacks together. Hence, the future of African Americans lies in the willingness and the spiritual courage of the black church to march forward and conquer its slice of economic and political portion that is rightly theirs by virtue of their God given rights and citizenry. Dr. Edward L. Smith says that the church has an awesome responsibility in securing economic empowerment for black people:

We are poised for freedom, or we are programmed for disaster. The time for new direction is now. The black church faces her gravest challenge of all: the challenge to sustain with economic empowerment the hard-won freedoms that came with open access to education and the legal availability of civil rights. It is quite clear that none of these freedoms we cherish can survive in a vacuum of economic deprivation, and that spiritual redemption begins with a full stomach, a warm place to sleep, and a hope for something better than perpetual handouts.<sup>66</sup>

This tells us that the church sits at a critical juncture historically. Why, because the church has historically risen to the occasion relative to civil and political activism. Blacks seem to intrinsically trust the church to advocate on its behalf. Moreover, the black church has historically been the center of the liberation of black people. This means that the leadership of the black church is still critical to the empowerment of an oppressed people. One of the major concerns is that there does not seem to be a voice like Dr. Martin Luther

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<sup>66</sup> Edward L. Smith, *A Theology of Economic Development and Community Service*, The Journal of ITC, Vol.XXVIII, Nos. 1&2, Fall 2001/ Spring 2002

King Jr., who can bring blacks together and galvanize them to engage in collaborative efforts to advance the African Americans. Consequently, the historical impact of the black church continues to reverberate today in the midst of a socio-economic and political climate that continues to place blacks last when the pie is being shared.

According to Gayraud S. Wilmore, the black church, from its earliest inception, has been about empowerment and the black preacher played an important role in the empowerment process:

The black minister, however, was not naive. He was likely, in fact, to be the most intelligent person in the community. He knew that the whites, but also how to make the best use of opportunity to teach what blacks needed to know about themselves and their situation were watching him.<sup>67</sup>

Moreover, the black preacher also had political influence. This means that they had the respect of blacks and in some respects whites. Philip A. Bruce in a later period notes that the black preacher was an active politician:

The preachers of the Negroes are their most active politicians, as a rule, but even when they are not they have political influences, for they constitute, individually, the natural leaders of their race, being elevated to their position not because they are men of greater holiness of life or eloquence of tongue than are their fellows, but because they have more energy and decision of character. Each one bring these qualifications to bear on all occasions of public agitation from that conspicuous vantage, his pulpit, which thus becomes a rostrum, the religious doctrines enunciated from thence, taking the color of his political principles, just as, on the other hand, his political harangues have a religious echo.<sup>68</sup>

One can deduce from Bruce that the black preacher's message or sermon was one of social

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<sup>67</sup> Ibid., Wilmore, *Black Religion and Black Radicalism*, 77.

<sup>68</sup> Ibid., 77.



commentary. The preacher critiqued the social order according to the word of God; hence the preacher empowered the black congregants by showing that God was on their side. The black preacher according to Bruce also wheeled a lot of political influence, thus helping blacks in their oppression. This seems to suggest that even today the masses of black people in America still see the black preacher as an advocate for justice and equality.

They also feel that the blacker preacher has political influence that can marshal opportunities in the direction of the black community. This argument does not assume that there are no other voices that can yield the same kind of results as the black preacher. However, the argument that I am purporting is that historically the church has always been the gathering place for organizing and planning acts of civil disobedience in the quest for justice and equality. If the black church can continue to use its impact politically, economically, socially, and spiritually, it would make for a church that has embarked on the mission of Jesus when He said: "The Spirit of the Lord is upon me, because he has anointed me to preach good news to the poor. He has sent me to proclaim release to the captives and recovering of sight to the blind, to set at liberty those who are oppressed, 19 to proclaim the acceptable year of the Lord" (Luke 4:18-19, RSV). The church must see it self as the hope of the world, as the answer truly rests within in the church. Consequently, the church must be pro-active.

Too often, the church is reactive; hence in too many cases it arrives too late for the church to mount an effective response to the perennial problems that plague the black community. The model that Jesus presents is one of proactive engagement, and we note that His model is worker-able because he lived it. However, we must note that Jesus not only

dealt with spiritual sins, but he confronted systemic evils that oppressed His people. This means that the task of the church is to prophetically speak to the oppressive forces that bring about social, economic, and political disenfranchisement of the black community.

Solidarity is a word that speaks to collaboration and the joining of forces. The time has come for the black community to rally together and abandon the notions of distrust, which is claimed to have survived the plantation. It is interesting to note that there was a time when black commerce was paramount in the black community. Grandma and grandpa establishments cannot survive on the income from their shop because blacks take their money out of their community. This suggests that somehow they must open their eyes long enough to see that wealth can be created collectively in America. The church has all of the necessary resources to facilitate this agenda. The church happens to be the place where the majority of black people meet on Sunday mornings. The politicians know that is why when they are campaigning they come to the church. According to Edward Smith, self-determination is critical for blacks in America, because one has to participate in his or her own economic future:

Self-determination must involve taking leadership of one's own future. Groups determine their own destiny. We must realize that God wants us to be successful, but that it is our responsibility to learn and follow God's vision for our optimal future. We must close the unwarranted gap in our thinking between a being spiritual and a being prosperous. Today economic fulfillment is not luxury, it is a necessity. More than half of thirty-two parables told by Jesus in the Bible had to do with money. God makes promises. God also gives us ways to fulfill God's promises. We are made in the image of God. However, our transformation must be made complete. In other words, God creates; why don't we? With the past years still occupying space in our present with all of their oppression and inequality, we

must break the chains of A inertia, and move ahead by faith.<sup>69</sup>

It seems that Smith was and is right! Blacks must take hold of their future and allow God to give instruction and guidance in the creation of wealth. There is a day of reckoning coming when we must give an account of our stewardship. Blacks do have a certain economic base in America, the real question is, is there a collaborative effort to pool resources so that blacks can overcome many of the much needed help. It seems that the problem blacks in America are facing is a psychological one. The reason why one would step out on the limb to make this claim is because for the many hundreds of years blacks have been free our eye should be opened by now. One cannot expect that others will look out for their own self-interest like the way one would, hence one must take the initiative to empower him or herself. This is a crucial posture that blacks are in because in the time of global-economics and the likely possibility of blacks becoming the second largest minority in America, it presents a scary picture. Therefore, education is critical in the black community, particularly with our youth. The black youth of today is tomorrow's future, and it is of utmost importance that they be given all of tools they would need to be successful tomorrow.

The question of affirmative action comes into focus. At this point, the challenges to affirmative action today have been successful and the playing field is still not level, how can they compete against their white counterparts. The most heart-wrenching experience is the imprisonment of young black men who are talented and academically astute. The problem

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<sup>69</sup> Ibid., Smith, 79.

is that cases nobody ever took the time to nurture and give direction to most young black men and women of today. This means that a generation of young people will grow up lost and living like a stranger in a land of wealth and opportunities. In the article entitled: *Black People for Sale*, sites that:

Your arms and legs are chained together as several men armed with guns drag you out of your home along with several other black men and women who were with you. Outside, you are all forced into a large bus with bars over the doors and steel gratings over the windows. They stuff you all inside where you are driven to a remote location far from any large city. There, you are all removed from the bus. Money exchanges hands and you and your guests are given to more men who escort you to the cages, which will be your new home. That narrative might seem like an account from the slave trade of the 1800's. Unfortunately, it was derived from a 1997 news report. Instead of slave drivers, this time it is police officers, and instead of money being exchanged between slave catchers and plantation owners, the money is being exchanged between government and private prison owners. Locking up African Americans is becoming big business all over again. Maybe it always was. More and more individuals (some black, but most white) are making money by keeping Black people in their own personal prisons. The government's justification for this is that there has to be more space to store criminals so they won't be loose on the streets. There are obvious problems with people getting paid to keep other people locked up. As long as people are locked up, the prison owners make money. If the people go free, the prison owners stop making money. This gives prison owners a huge incentive to keep people locked up, whether they deserve it or not. This is an example of the new face of slavery. Everything that was done to us in the original face of slavery is still being done to us, in a new form to suit new laws.<sup>70</sup>

Privatization of the prison systems has nothing to do with rehabilitation; it has to do with the money. If private prisons are not profitable, it means that they do not have enough inmates and will eventually go out of business. The failure of black youth quite frankly,

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<sup>70</sup>"Black People For Sale" available from <http://www.straightblack.com/culture/index.html>; Internet; accessed 17 October 2003.

would be to the benefit of the privatized prison system. Hence, this project will help to put them out of business. Black young people need not be looked upon as a commodity; they need to be seen as people having worth and value.

There is a sense in which the church, through its religious education programs should undertake a massive campaign to educate the membership and also the un-churched community about being financially savvy. There must be a proactive response from the church. The church has the talents and resources to sponsor such a campaign. Secondly, the church must lead the charge in detouring the young person from destructive behaviors and focus their attention on positive, which includes educating them in finance and investments.

## **CHAPTER IV**

### **AVENUES OF ECONOMIC EMPOWERMENT**

This chapter is designed to provide information regarding the various means to wealth building from an introductory perspective. It is important to this project because it educate youth on the different ways they can seek financial stability for the future. One avenue to wealth building may not be sufficient, thus one may have to couple two or more ways listed to heighten one's chances to build wealth. The various approaches to wealth building diagramed will provide the crucial steps in the process.

The areas of concern will be: homeownership, mutual funds, individual deposit accounts, entrepreneurship, and private and public ventures. One may refer to the appendix for additional information about the listed subjects.

#### **Homeownership**

In America homeownership has been seen as part of the American dream. The purpose of making homeownership a part of this project is present a clear means by which the young people can learn the importance of homeownership and how it can benefit them. The assumption here is that it leaves one to believe that it is an attainable goal for everyone. The practicality of this statement is evidently not true for all Americans, particularly minorities. The African American group is the one that has the least amount in homeownership. There is an historical connection as why blacks do not have

homeownership in comparison to whites. Further, the lack of proper housing creates an on-slab of negative social conditions.

Owning a home is not the only concern for blacks because to have a home assumes that you have some level of financial means. God has blessed humanity and decreed that it should be fruitful and multiply. This means that each person should see him or herself as living under this decree. Thus, one should have a different outlook on life. This divine mandate should help each person who presumably might have a problem overcome the many obstacles that impede the progress and goals of individuals, particularly black in America. I believe that even Jesus bolster claim when he said that: Matt 8:20 “And Jesus saith unto him, the foxes have holes, and the birds of the air have nests; but the Son of man hath nowhere to lay his head” (Matt. 8:20, KJV).

While there are some problems that exist in housing today one must admit that there are opportunities for owning a home (see data in appendix A regarding housing problems for minorities). This opens the door for the youth of today and those who participate in this project to own their own home. The youth who participate will have the advantage over someone who has not experienced the same educational opportunity. Therefore, this means that this project is necessary to help those in search of housing to make informed decisions.

### **Mutual Funds**

Mutual funds can provide for black America wealth, which would undoubtedly raise the living standard for many blacks in America. We focused earlier on housing and noting that housing is a definite investment prospect for blacks. Further, housing gives an opportunity to build equity from which they can borrow against to engage other ventures in

their lives. But yet housing has its limitations, for if one is not approaching it from a business standpoint then it is a dead end investment, as it relates to building wealth. This brings us into focus on mutual funds as noted earlier. Mutual Funds provide opportunity for wealth building over a long period of time. This enables the investor to inject small sums of money into the market on a regular basis with a certain degree of confidence. Mutual funds provide more confidence to its investors because all of the individual's monies are not invested in one fund alone. Therefore, one has some peace of mind over against the one who invests directly into the stock market.

Mutual Funds are defined according to David Caruos, who is the author of *Decoding Wall Street*, as:

A mutual fund, according to the trade group that represents the industry, is an investment company that pools the money from shareholders and invests in a diversified portfolio of securities run by a professional money manager.

Think of it this way. You and some of your neighbors give the person down the street some money to manage. You toss in \$20. Four of your neighbors chip in \$10 each, and one neighbor checks in with \$50. Your money manager invests the \$10 in a handful of stocks and all of the investing neighbors get to share in the profits and losses on a prorated basis, each according to his or her investment. The beauty of mutual funds is that it gives people diversification and professional money management.<sup>71</sup>

Therefore, mutual funds seem to be a safe way of investing due to the fact ones invest is diversified. Moreover, it has a manager that saves one the trouble from having to manage and make important decisions like buying and selling the mutual fund. Another aspect of the mutual fund that should make one sleep easy at night is that you are not investing by

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<sup>71</sup> Caruos, David & Powell, Robert, *Decoding Wall Street*, McGraw-Hill, New York, N.Y., cp. 2002.



yourself; it is a group that has generally one common goal and that is a return on their investment.

This section on mutual funds has a huge impact on youth, particularly those in the project because at the end of the project each youth will receive at mutual fund in the amount of two hundred and fifty dollars (\$250.00). This introduction of mutual funds to the youth in the project is important because they will need to understand mutual funds and how to maintain the fund. Therefore, mutual funds will make a definite impact on the youth financial development.

### **Entrepreneurship**

The entrepreneurship concept is something that adults and young people should know about, even if they choose not to pursue a career as an entrepreneur. The crucial part of introducing young people to the world of entrepreneurship is that you give them a means to supporting themselves and their families. Moreover, for persons living in economically depressed areas can become the agents who resuscitate economic viability back into their communities through entrepreneurship. This means that communities where thriving businesses flourished have become financial graveyards can now become a reservoir of life. Therefore, entrepreneurship is a marvelous tool that can spur people to move toward self-sufficiency, particularly youth. entrepreneurship offers youth the chance to enhance themselves, which creates confidence in their abilities and also in having the courage to become change agents. (See appendix A). Consequently, this project creates a critical moment in time for the youth who will participate because they will have another avenue to radically change their future.

### **Individual Deposit Accounts**

The individual deposit accounts or individual development funds were established by the government in order to help people in low-income category accomplish certain goals. Those goals may range from making the purchase of a home, car, education and savings to start a business. This program can also be used as a tool to teach young people how to be responsible with money in order to advance them financially. Moreover, it can be a wealth building opportunity if the proper discipline is adhered too. The project can make an important in road in educating young people of how they can be used to save for the future. One of the interesting things about individual deposit accounts is that they can begin saving for college and receive matching funds for the money they save. Upon completion of college they will be positioned to secure gainful employment, which enable them to plan financially for the future. (See appendix A).

### **Public/Private Venture**

The concept of public/private venture is a means by which the public sector gets things done through the private sector that may not have accomplished on its own. This is another means for young people can use in the financial development for the future. This concept coupled with the entrepreneurial concept can be the catalyst for a wonder future for a young person. Thus, the public/private venture has meaningful prospect to help one in their pursuit of planning for the future.

President Bush's announcement of the Faith-Base Initiative can be called a definition of the public/private ventures, while not limited to; as there are no-religious groups that provide services to the communities they serve. He stated that it a partnership with public

and private to help suffering people in his address to the press in January 2001:

Everyone in this room knows firsthand that there are still deep needs and real suffering in the shadow of America's affluence. Problems like addiction and abandonment and gang violence, domestic violence, mental illness and homelessness. We are called by conscience to respond. As I said in my inaugural address, compassion is the work of a nation, not just a government. It is more than the calling of politicians; it is the calling of citizens. It is citizens who turn mean streets into good neighborhoods. It is citizens who turn cold cities into real communities.<sup>72</sup>

It is one of the great opportunities of life to help others and the president noted that it is a work of compassion. The church is one of the organizations that get recognized for it works in the community among other religious bodies. John Perkins in his book *Restoring At-Risk Communities* raised the question, "The great question is how do we affirm the dignity of people, motivate them, and help them take responsibility for their own lives? By beginning with people's felt needs we establish a relationship and a trust, which then enable us to move to deeper issues of development. This idea of beginning with people's felt need is what is called the felt need concept."<sup>73</sup>

The understanding given by Perkins correlates with President Bush's announcement of the Faith-Based Initiative. At the very root of the announcement and Perkins' definition of felt needs are people. They both recognize that in order to restore hurting people we must remember that they it is the responsibility of the society as whole to ensure that these people

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<sup>72</sup> "White House Faith Based Initiative;" Available from <http://www.whitehouse.gov/news/releases/20010129-5.html>; Internet; accessed 18 November 2003

<sup>73</sup> John Perkins, *Restoring At-Risk Communities: Doing it Together and Doing it Right*, Grand Rapid, MN: Baker House, 1995.

are restored. The President noted that there suffering people in the shadow of America's affluence. This means that the riches country has to wrestle with the social ills in America. Consequently, this initiative is an admission that the government cannot relieve all of the problems American society faces.

This gives the church a wonderful opportunity to bring restoration to persons who are in desperate situations. The presence of the church means that the church is a caring entity within the community. In this light, one sees that public/private ventures are not only significant for the youth in the project but the church also. When the church comes full circle with its mission, the church will see the need for programs like this project. (See appendix for additional information.)

## **CHAPTER V**

### **THE TITLE OF THE PROJECT/DISSERTATION**

The title of my research proposal is: “Dollars and Good Sense, Youth Seizing Financial Skills and Opportunities”. My title allows me to investigate how best a project can be formulated to assist the youth of Thomasville, Georgia. The rationale behind the title is to provide opportunity to curb the progressive problem of not planning or ill planning for the future. Thus, if we can provide a ministry for young people that will equip them with the skills needed to make sound financial decisions, then hopefully the poverty rate among blacks might decrease. I can recall older persons saying, “It is not how much you make but it’s what you do with what you make.” This means education is critical.

One of the limitations of my proposed project is that there was great difficulty finding data that bears similarity to my project. Consequently, I am engaging in an area that if work were done, there is very little or no documentation. The project will provide both theoretical and practical application for young people. One of the things I hope to learn from the youth is the degree of impact their parents’ spending habits have on them. Also, I will seek to determine how many young people are educated by their parents about money.

My title denotes that young people can find hope for a better tomorrow. The key word is opportunity. I believe that the church must be the clearinghouse whereby people can be empowered. This means that the church has the responsibility to provide support for

black parents who have not been exposed to the world of money. I should note that they have been exposed to consumerism, but not investments and wealth building. Wallace Charles Smith states in his book *The Church in the Life of the Black Family*:

One case in particular that comes to mind is Miss Elvia Smith. Miss Smith has never been married. In spite of this she has raised four sons. She rarely, if ever, received any support from their father. The boys have all grown to be respectable young men. Two of them have completed college, and the others are preparing for college. I asked her specifically what place the church had for in her relationship with her children. Her response was that the church was family.<sup>74</sup>

Therefore, the church should be in the business of building lives. Thus the project is being constructed to demonstrate that people come before budgets and monstrous cathedrals. Therefore, I will utilize Smith in more detail to show that in giving hope to families the pastoral care element is crucial.

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<sup>74</sup> Wallace Charles Smith, *The Church in the Life of the Black Family*, (Valley Forge, PA: Judson Press), 14.

## **CHAPTER VI**

### **OUTLINING THE PROJECT**

My ministry issue is not a unique problem to the black community. Instead it is a prevalent problem in the black community. I must admit that finding information was a difficult venture. I believe that the difficulty of finding supportive data directly relates to my ministry issue. I also believe, based on the data already noted in the paper, it shows that I have raised a valid question regarding the economic plight of many blacks. Not only did I raise a valid question, but the Doctor of Ministry Program gives me the unique opportunity to construct a project to eradicate the problem.

The first part of the project will focus on education. The target age group will be between 13-18 years old. The project will have an entrance evaluation to evaluate both the youth and parents to gain an understanding of where they are concerning money. There will be an exit evaluation, which will help us determine whether the project helped to impact the lives of the students. There will also be an independent group of professionals to evaluate the success or lack of success of the project. This section will introduce the young people to the world of finances. In this regard, professional persons from the business community will be used to come in and share with the young persons. The project will allow the young people the opportunity to have persons of their pigmentation come and work with them; however, it will not be limited only to persons who share their pigmentation. The logic of

having persons of their skin color generally is to show our young people that there is a place for them in America. The project will cover some of the following areas in money matters: budgeting, balancing a check book, opening a checking and a savings account, business plans, knowing the positives and negatives of credit cards, and repairing bad credit. They will be educated on investments such as: mutual funds, bonds, stocks, certificate of deposit, and the procurement of loans. They will also be apprised of Biblical data relevant to money. The students will also learn the language of the business community. This will help them learn to ask the right questions. The project rests on the notion that empowerment is a holistic activity, thus ministering to both body and soul. Finally, a trained social worker will come in and work on the young people's self-esteem and confidence, so that they can effectively interact with the world around them.

The second part of the project focuses on the practical aspect of the project. The students will experience how to actually open a bank account and balance a checkbook. They will also get to do a business plan. The project will allow the students to construct and implement a business plan. The highlight of the program is that each teen will get a mutual fund. They will have access to computers and they will be taught how to go online and track their investments. The idea of giving the young people seed monies for the purchase of the mutual fund is to empower them. When I was a teen the idea of owning a mutual fund was non-existent. I only learned about mutual funds and stocks in my graduate school years. This means that teenager who would not have known or own a mutual fund will have a sense of ownership, which ultimately brings empowerment. The project will give the teens an opportunity for a field trip so they can experience some or all of the things they would learn.



This project will be funded through the support of a grant. The total amount being sought is \$25,000.00. The project will give the selected individual a \$500.00 stipend per month. The project is projected to start October 16, 2003 for a period of eight weeks. (See appendix B and C).

## **CHAPTER VII**

### **THE PROJECT**

As a minister, I come in contact with a large segment of the African American population from all socio-economic levels. As such, I have observed practices (life-styles), which I believe, are impeding African Americans' economic security, economic growth, economic independence, and community progress.

A review of literature coupled with my observation lead me to conclude that many African Americans are consumers, not producers. They over-spend on material things such as cars, clothing, entertainment, and they fail to plan for the future. This habit leaves undone many fundamental things – education, insurance coverage, saving, investing, and budgeting. In an attempt to address the problem in a meaningful way, I assembled fifteen members of St. Thomas African Methodist Episcopal Church to discuss the above matter. Out of this forum emerged a plan of action centered on the topic, “Dollars and Sense: Youth Seizing Financial Skills and Opportunities for the Future”. The Saint Thomas Church Advisory Council believed strongly that economic empowerment results when individuals possess certain strengths, including a positive self-image, self-esteem, adequate value system, education, social efficiency, and spiritual awareness. Thereby, growth of the whole person will be enhanced, and thus is our claim to a holistic approach.

The program was designed to help African American teens and young adults acquire

life and money management skills. It will instill the necessary knowledge for the participants to live more financially comfortable lives, while planning for their future security.

This program is extremely valuable to all of the participants. It has reached a milestone in the community by educating these teens and young adults in economic management, along with enhancing their social and spiritual growth.

There are twenty teens and young adults in the program. The ages are from fourteen to eighteen years. They all live and attend school in Thomasville/Thomas County. This outreach program has brought together students from several different churches throughout Thomas County. This program has a seven member Advisory Council for updating and advising the administration of the program. The project met from October 14, 2003 through December 2, 2003 every Tuesday evening from 6-8 pm, at the Thomasville Community Resource Center.

### **Consultant**

Dr. David Hodge served as a consultant for the program. His educational background includes a Bachelor of Arts in Bible and Theology from American Baptist College, Master of Christian Education from Oral Roberts University, Master of Theological Studies from Emory University, Doctor of Ministry from Columbia Theological Seminary, and he is currently working towards his Doctorate of Philosophy, University of Miami.

Dr. Hodge is employed by the Florida Memorial College as a professor of Religion and Philosophy. He is also chair of the Department of Religion and Philosophy. Further, he serves on the staff of the Mount Bethel Baptist Church as a program director. Dr. David

Hodge did his doctoral dissertation in youth ministry and development and he has served as minister of education and minister of youth in some of this country's larger churches.

Dr. Hodge provided advice and was able to point out strengths and weaknesses. His professional assessment and guidance helped to fine tune this program in order to give it life and longevity.

### **The Project in Action**

#### Week One

Time: 6 - 8 PM

#### **Guidelines:**

- A. Session begins with prayer.
- B. Introduction of co-directors of the program to the group. Rev. Pedro Basden and Mrs. Lucinda Brown were introduced as co-directors. Parents were introduced along with students.

#### **Group Action:**

A roundtable discussion was held as the group had an opportunity to share some of what they hoped to gain from the program. Listed are the expectations of the group.

- 1. Learn how to manage money and save it, and how their money can work for them.
- 2. Learn how to write a business plan.
- 3. Learn about loans and credit cards.
- 4. Determine how much money should be saved.
- 5. Learn to make God a part of their financial life.
- 6. Visit black owned businesses.

7. Learn about stocks, bonds, and mutual funds.
  8. Learn about interest rates.
  9. Learn about the economy.
  10. Learn how to prepare a budget.
- The young people were informed that each person would be required to keep a journal. They were also informed that a weekly entry was required.
  - The parents and students completed an entry survey about the program.

**Discussion:**

Each person shared in talking about their future and how this program could help shape financial future.

**Closing:**

The session was closed with prayer and participants fellowshiped with parents.

**Week Two**

Time: 6 - 8 PM

**Guidelines:**

- A. Session begins with prayer.
- B. Journals checked for information from the last session and the reactions of students.
- C. Introduction of guest speaker: Mrs. Rosemary Boykins, a retired social worker and counselor.

**Group Action:**

The guest speaker's presentation is an interactive presentation. The participation learns

about the importance of healthy self-esteem. The group sat in a circle and each person was allowed to participate in a game to break the ice. She challenged them to affirm all of their positive attributes each day. (See appendix E).

**Discussion:**

In the discussion the students connected having a good self-esteem with wealth creation. They generally felt that good self-esteem will help people to appropriate wealth without being abusive to them and other.

**Closing:**

The session was closed with prayer and the food was blessed.

**Week Three**

Time: 6 - 8 PM

**Guidelines:**

- A. Session begins with prayer and housekeeping matters were done. The young people were asked to ensure that their journals were up to date. They were given an opportunity to ask questions.
- B. The speaker for the evening, Mr. Tommy Hill, was introduced. He is a local banker in the community.

**Group Action:**

The group was taught the basic fundamentals about a checking and savings accounts. They also learned about credit cards, debit cards and their proper use. The group engaged in a practical session where they learned how to open up a savings account and checking account.

They also learned how to balance a checkbook. Most importantly, they learned the meaning of a credit score and how it can affect your ability to obtain goods and services.

**Discussion:**

The group expressed the level of interest they had in the program. They noted that the practical side of the presentation gave them the opportunity to learn how they considered it be important. They stated that they did not realize just how important it was to have a good credit card score. They cited that from the presentation they had practical information that will help them avoid the pit falls of life.

**Closing:**

The students were allowed to make their journal entry. Final thoughts regarding the presentation were made and a question and answer period followed. The group ended with prayer.

**Week Four**

Time: 6 - 8 PM

**Guidelines:**

- A. Session begins with prayer.
- B. Student's welcome
- C. Inquired about the journal entries

**Group Action:**

Introduction of speaker for the evening, Rev. Pedro Basden, Pastor of St. Thomas AME Church spoke on "God and Your Financial Destiny". An overhead projector was used to

make the presentation visual. The students engaged the process as they were challenged to see themselves as someone God wants to bless with the means to obtain wealth. He informed the students that everything belonged to God and that if we must have the right attitude if God is going to bless us. Rev. Basden also shared the importance of financial planning and saving money. The students were particularly interested in the myths surrounding money.

**Discussion:**

The group got real involved when they discussed the myths and they used the moment for discussion as an empowerment opportunity because they came to learn God's desire for them and realized that God wants them to prosper.

**Closing:**

The group was encouraged to make journal entries. They also were encouraged to strive to maintain a good financial history. Session ended with prayer.

**Week Five**

Time: 6 - 8 PM

**Guidelines:**

- A. Session begins with prayer and opening statement from Rev. Pedro Basden and Ms. Lucinda Brown.
- B. Introduction of guest speakers: The guest speakers for the evening were Ms. Audrey Linder and Mr. Charles Williams, proprietors of Southwest Georgia Black Pages and Banco Consultant. Subject Matter: "Organizing a Business and Assuming Risks".



**Group Action:**

The guest speakers had each person in the group to state what their career choice was and to tell why. The young people learned how to start a business plan. They also learned how to do a need assessment of the location and the product. They also discussed the ability to assume the risk of owning your own business. They led the young people in a workshop on formulating a business plan. The group actually put together a business plan of their own.

**Discussion:**

During the discussion, the group expressed how they enjoyed the session due to the fact it was hands on. The students learned how to organize their thoughts and express them in the form of a business plan. They discovered that it takes a lot of work to create a proper and detailed business. They noted that they can understand why some businesses fail due to the lack of planning.

**Closing:**

The group was encouraged to make journal entries and Rev. Basden did closing prayer. The group ended with food and fellowship.

Week Six

Time: 6 - 8 PM

**Guidelines:**

- A. The program opened up with prayer and housekeeping matters were also shared.
- B. Introduction: The speaker for the evening was introduced. The presenter was Mr. Edward Meniffee, a known motivational speaker and owner of South Eastern

Management and Business Development Company. He talked about an economic empowerment program, which he started in Atlanta in 1974. He revealed how he started this program 8 youth by borrowing \$25.00 from a church. Today these same 8 people own a company with assets over a million dollars. In addition, Mr. Meniffee captured the attention of the participants for two hours. A motivational presenter, he electrified the group with his probing questions. On hand was Mr. Meniffee's 14-year-old son, Joshua who is an entrepreneur, motivational speaker, and piano player for churches. He addressed the group on young people in business. He encouraged the group to not allow age to discourage them from pursuing business ventures.

**Discussion:**

The discussion was interesting because Mr. Meniffee had each of the students on their edge of their seats. However, the group was even more impressed with Mr. Meniffee's son Joshua. They discussed with Joshua and among themselves the possibility of starting their own business. They noted that it was easy to connect this presentation to economic empowerment as they realized that it took having an idea and commitment to see it through.

**Closing:**

The session ended with prayer and blessing of the food. The group fellowshiped with each other.

Week Seven

Time: 6 - 8 PM

**Guidelines:**

- A. The program opened with prayer along with outlining housekeeping matters. Reminded students of journal entries and upcoming field trips.
- B. Introduction: The presenter for the evening was Mr. Quincy Fortson, a representative from Primerica.

Group Action: Mr. Fortson began by discussing the first items one needs to think of when making purchases.

- What is the total cost?
- When will I be debt free?

He informed participants that if they could not pay off a bill within 60-90 days, they should not make the purchase. He further talked to them about starting a checking account and the importance of keeping it balanced. Further, he discussed assets, liability, and net worth. Finally, he explained the rule of "72," which suggests the number of years required to double your investment as a given percentage. After the presentation each of the young persons was signed up for a mutual fund in the amount of \$250.00. They were also taught how to check the performance of their mutual fund on the Internet.

**Discussion:** The group was excited in discussing with Mr. Fortson the possibility of becoming a millionaire as he informed the group that his investment would make him a millionaire before the age of forty-five. The group in discussing the presentation determined that saving and investing money would pay off in a tremendous way. The group was motivated by the lecture and what they noted as empowering for them was that Mr. Fortson was a young black man.

**Closing:**

Rev. Pedro Basden did closing prayer and the evening was ended with food and fellowship.

**Week Eight**

Time: 1:30 AM

- A. The group meets for the trip. Everyone boards the bus and Rev. Pedro Basden gave prayer.

**Group Activity:**

The trip included a visit to Washington, D.C. and New York City. The group toured the Federal Reserve Building and the Wall Street Business Center. The group got an opportunity to see how money is made at the Federal Reserve. They also go to see how money is invested.

**Discussion:**

The group noted in the discussion that visiting the Federal Reserve in Washington, D.C. and the Wall Street Business Center helped them to better assimilate the information learned over the course of the program. They noted that the trip helped them to understand that everything they learned and saw on the trip, they can have if they are prepared to work hard.

**Closing:**

The trip ended and Rev. Pedro Basden did a prayer of thanksgiving. The group was encouraged to appropriate all that was learned to enhance and make life better for themselves and their families.

## **CHAPTER VIII**

### **EVALUATION**

The project's method of evaluation used surveys in order to determine the level of interest in the project and the need for such a program. Therefore, the congregation was surveyed to ascertain whether they saw the issue in the project as a concern for the church and the community and to verify whether or not to support it as a ministry effort of the church. The parents of the students who would be participants in the program were also surveyed. The reason for surveying the parents was to attempt to learn what they knew about finance and investing and whether they felt the project would be helpful to their children. It should be mentioned that the parents were not all members of the church but they were a part of the targeted community. This means that we were able to get a good cross section of the community's knowledge and appreciation for finance and investing. The students themselves were surveyed. They were questioned with respect to their knowledge of money and investing.

The parents and students received a before and after survey. The purpose was to determine whether what they knew and felt before was any different than what they knew and felt after. The hope was that there would be a positive contrast when they exited the program.

The project evaluation showed that many people in the black community in the age

range of parents between 21-66 years old noted that their parents did not educate them in regards to understanding finance and investments.

### **Congregation Survey**

The evaluation revealed that a higher percentage totaling 45% were more familiar with finance as oppose to investing. When asked about the saving habits of blacks in America for the future a whopping 80% of members say that blacks do not save for the future. The next question had to do with whether or not they felt that the program was needed in order to encourage black to become knowledgeable? Seventy-five percent of the congregation agreed. This meant that the members of the church recognized the issue as a real problem facing the black community.

### **Parents Survey**

The parents were asked whether saving for the future was important. The parents agreed 100% that it was important for their children. However, only 20% said that their parent taught them about savings and investment. When it came to being knowledgeable about the stock market only 30% stated that they were knowledgeable. Moreover, the numbers were worse when they were asked whether they talked to their children about investments. All said that they never talked about investment. They all agreed that the church should be involved the church in teaching and mentoring teens to plan for their financial futures. All of the parents felt that their teenager could benefit from the project. All of the parents agreed that financial stability helps with family cohesion and viability. When asked if financial institutions should give college students credit cards. The survey revealed that all of the parents said no.

### **Students Survey**

The students surveyed revealed some interesting information. (See appendix D). They all agreed that saving for the future was important. When asked if they saved a portion of their allowance, only 20% of the students said that they actually saved a portion of their allowance. The survey revealed that only 60% of the parents did not speak to their children about finance. The interesting question that was asked was, do feel that your tennis shoes must cost over \$60.00 for you to be accepted by your peers? The responds was 92% in the affirmative. When asked if they knew about mutual funds, 24% said no. Another interesting question was, "Do you think the church has a responsibility in teaching teenagers and young adults about investments?" The survey indicated 100% of the students agreed that the church had such a responsibility. When asked if the program provided start-up money would they continue to add to it for the future, 80% stated that they would add to the amount they were given. They were asked if money should be handled responsibly, and 100% of the students revealed through the program that money should be handled responsibly. But there was a sharp contrast when asked if college students should have credit cards? Seventy two percent of the students revealed that college should have credit cards.

### **Parent: Project Exit Survey**

The parents surveyed were asked whether they observed any change in their teens spending habits during the program. (See appendix D). The study indicated that 30% of parents claimed that they saw some change in their teens spending habits. All of the parents surveyed stated that they would open up some form of investment account for their teens.

After the program 100% of the parents noted that they would encourage their teen to save a portion of their allowance.

### **Student: Exit Survey**

The students surveyed disclosed that the program did help them all. (See appendix D) . After being in the program, the students were asked if they see themselves saving for the future. Eighty-eight percent of the students indicated that they would save for the future. When asked if they would save a portion of their allowance 73% said that they would save a portion of their allowance. When asked if they would begin to deny themselves brand name items, only 45% of the participants said yes. Then finally they were asked if they felt they would be able to manage a credit responsibly. Eighty percent of the students stated that they would manage a credit card responsibly.

### **Analysis of Results**

The surveyed revealed that the congregation definitely felt that blacks saved at a low percentage. They felt that it was an issue. This means that our church had the opportunity to do ministry in the area of economic empowerment. They felt that the church was responsible for the promotion and execution of programs to bring about empowerment for young people. This is a sharp contrast to the ministry issue in this paper. The ministry issue described a church that had not been engaged in any ministry effort for more than 16 years. Today they see the need to provide some form of ministry to our young people. It seems that amid the conflicts, the church was known for over shadowing the needs of people and the community. However, the congregation appeared to be ready to take up the challenge of becoming ministry minded.



The parents seemed to all agree that saving for the future was important but they themselves did not inform their children about the importance of saving. However, the survey revealed that only 24% of the parents told their children about savings. This survey demonstrated that there are many children and young people who do not hear from their parents of the saving for the future. Further, they themselves were not encouraged by their parents, hence the cycle repeats itself.

Therefore, this project notes that there is a need to empower blacks, and particularly young people. The parent indicated that they did not speak to their children about investments. This answer was almost bound to be given, as the parent did not talk about simple savings. All of the parents felt that college students should not have credit cards, while 72% of the teens surveyed said that students should be given credit cards. One of the areas of contention was whether the teens felt that they needed tennis shoes costing a certain amount to be accepted by their peers and 92% of the students poled said yes. After the project only 45% percent said that they would not seek after brand names. It shows that the project has challenged the thinking of some of the teens in the program. When it came to the church they all agreed, both students and parents, that the church should play a vital role in the dissemination of information to young people. This point of view suggests that the churches message or proclamation should be one of empowerment.

While parents felt that students should not have credit cards in college, the students felt the exact opposite. All 100% of the students agreed that students should be given cards. This seems to suggest that we are living in a new culture when young people have more opportunities and challenge than their parents. One of the things parents came away from

the program believing was that the project helped their child and that they would continue to speak to their teens about money and investing.

It seems that the project accomplished its goals in most cases. One of the things that is most appreciated was the honesty some of the teens. Some of them noted that while they learned something from the project they still did not see themselves saving or even investing at this particular time. However, for those teens that indicated that they learned and they will be saving a portion of their allowance suggest that the project achieve some level of success. This position is helped by the fact that the project has been a motivation for some of the parents to talk and move forward to opening investment accounts for their teens. While all of the parents did not say that they would, 75% said that they would open up an investment account for their teen.

Therefore, it is my contention that this entire project would serve the young people in the city of Thomasville in a positive way. As the project operated on the assumption that teens are not too young to learn about money and investments. In fact, the project targeted these young people so as to curve challenge their way of thinking about money, and it is felt that a small in-road has been made in this area. Moreover, if the church comes out of the project as the project was done under the auspices of the church and the community partnering, then the church would be poise to move into other areas of need and attempt to eradicate some of the problems faced by our communities and young people.

### **Reflections**

The evaluation revealed that the project had an impact on the life of the congregation and the youth who participated in the program. The evaluation instrument helped us to learn

where the congregation, parents, and students were as it relates to finances. The church survey disclosed a sense of mission, as part of the church mission statement is to help develop humanity spiritually, socially, and economically. Based on the church's history of not having any ministries, the evaluation showed the spiritual mind set changing in the church.

The parents and students were given a before and after survey. The instrument revealed that some parents had knowledge of the program, while others did not, but upon exiting the program they had some knowledge and also a determination to encourage their children to be responsible with money and investing for the future.

The group did not know much about finance and investing, but through the program, they were impacted in a positive way. However, all of them did not decide to become responsible and learn to save for the future. One of the important things of the program was that the young people were exposed to the world of finances. Further, each participant received a mutual fund in the amount of \$250.00. The evaluation revealed that this approach provided a sense of empowerment for the young people. When the students leave empowered, it means that they will hopefully appropriate the principles and concepts they learned in their daily lives.

Another thing that the evaluation revealed was that all the parents in the survey agreed that institutions should not give college students credit cards. This was an important issue because before some college students graduated their credit was bad, impeding them from making a good start.

One of the strengths of the program was that it enabled the students to leave

invaluable information and furthered allowed them to access the information for future reference.

### **Implication For The Future**

The program results demonstrate that the program has made an impact on the young people. The strength of the program was that young people were able to digest and assimilate the information even though all of them did not indicate that the program has been a life changing experience. This seems to be based on the subject matter of money.

The program gave the parents an opportunity to observe their children within the context of the program. The parents could observe whether the program was making any impact at all. Parents were involved and given the opportunity to encourage their children to make the right decisions regarding money. The idea of having parents working to educate and encourage their children to responsibly handle money would be a wonderful challenge for the future.

Another implication for the future is to formulate this program into a template so that other churches and community out-reach programs can use it as a means to positively influence young people. The program results revealed that even though the young people went through the program, they still felt the need to have expensive tennis shoes, which seems to be tied to peer pressure. Therefore, one other challenge for the future is to build into the program an apparatus to curb young people's notions about the need to have costly accessories verses saving for the future. Further, we must challenge pastors to proclaim messages and tools that allow their ministries to empower the congregation.

## APPENDIXES

## APPENDIX A - Avenues of Economic Empowerment

### Homeownership

The purpose of this section is to explore and investigate why black in America are in the lower bracket when it comes to homeownership. Further, I will investigate whether if the psyche of blacks has been influenced to shy away from homeownership and or to examine whether there are systematic elements that prevent blacks from being able to secure a big-ticket item like a home. I will attempt to determine also if there are factors preventing blacks from becoming financially savvy, so as to plan for the future.

Housing in America was and in some instances is marked by racism, which reflected the poverty that created many social ills. One of these was a direct result of the migration of the blacks from the south to the north. Out of this migration to the northern cities with its massive industries creates a ray of hope from the harsh racism and segregation of the south. Even though racism existed in the north it was a far more covert practice from its counterpart of the south. According to Bracey Meier Rudwick, in his book *The Rise of the Ghetto*:

The black ghettos of American cities are primarily a twentieth century phenomenon, stemming from the massive Negro migration to the cities that began with the First World War. At the turn of the century, Afro-American population was overwhelmingly Southern and predominantly rural. According to the census of 1910, nine-tenths of the black population lived in the South, and three-quarters of them lives on farms and in villages. Today the black population is three-fourths or more urban and about half live outside of the South. Scholars and the general public alike have been

especially aware of the movement of Southern blacks to the metropolises of the North and the growth of enormous ghetto from New York and Philadelphia to Chicago and Los Angeles. But rural Negroes have likewise settled in the cities of the South, where the process of ghettolization is also familiar.<sup>75</sup>

The author indicates that the rise of the ghetto in the north was based on racism and segregation in the south. From the influx of blacks from the south resulted in the creation of large ghetto in the north. Further, the author did note that the people of the south were discriminated against in the area of as it was in the North. However, the difference is that poor black areas of the south seemingly were not as dense as those of the north.

Ghettos are equivalent to social problems. The reason for this phenomenon is that the association with ghetto is poverty. This means that social ills like slum housing, crime, family problems, diseases, truancy, and financial deprivation break down any form of stability in a society. Consequently, Afro-Americans were faced with the horrors of poor and squalid housing conditions. According to Herman Long in his book: *People vs. Poverty*, describes the housing problems of blacks in the inner cities. He notes clearly:

The dispossessed people of Europe and Japan have neither houses nor homes, family nor community. Housing in the United States, unsullied by bomb and cannon-fire, has failed to supply the conditions necessary for decent home and community life. Crime, disease and family disorganization, spawned in the crowded ghettos, give telling evidence of the tremendous loss of human values and has been convincingly demonstrated that good housing produces sound, healthful community life and that it reclaims and rehabilitates wasted physical and human resources, the full measure of planning, technology and promotion required to meet present housing needs has been immobilized. Efforts of private enterprise have been limited, selective and restrictive, while large sections of the population with the most

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<sup>75</sup> Bracey Meier Rudwick, *The Rise of the Ghetto*, Belmont, Ca: Wadsworth Publishing Co. Inc, 1970.

serious housing needs—the war veteran, the Negro, and lower income groups of every color and nationality—have been neglected.<sup>76</sup>

Long addresses a crucial problem which lies at the heart of the political structures and policies that come out of those structures. Long seems to make the case that nobody at the top seems to care about the persons at the bottom. He notes that the housing plight is troubled by social problems as fore mentioned. Most importantly, Long states that blacks have to compete with poor immigrants who seek out low-income housing. Long also notes that:

Not only do Negroes possess some of the most extreme housing needs of any section of the population, but also they are generally prevented from improving their housing status by pressures and practices, which limit and regiment their living space and housing opportunity. The practice of racial segregation is at the heart of the Negro housing problem. The fears and suspicions, which it engenders, not only feed the slums and augment the ghettos, but they also present a grave challenge to the democratic ideal itself.<sup>77</sup>

The venom of racial segregation is truly the cause of the ghetto in America relative to the black experience. This is not to say that had it not been for racial discrimination all blacks would be wealthy and living in healthful homes. But the case that Long makes, I believe is that if there were racial justice and equality blacks would have a level playing field, thus enhancing their chances of a better way of life. Consequently, Long notes that the blight of the black experience cuts at the heart of the ideals of democracy.

According to William A. Stacey:

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<sup>76</sup> Herman Long, *People Vs. Poverty: Race Restrictive in Housing*, Nashville: The Hemphill Press, 1947.

<sup>77</sup> *Ibid.*, 2.



Perhaps low economic status has between the major factors responsible for the minority groups' occupancy of slum dwellings. Because of the low incomes of a large proportion of minority families, their housing demand is mainly for the cheaper dwellings, which are found more abundantly in the oldest and most deteriorated residential areas. The residential history of Jacksonville adheres to this traditional pattern.

Most recently, the economic position of the minority groups—specifically black American—and consequently, their ability to compete in the housing market, has improved. As a result of population increases in cities, and also of changes in urban social strata, available housing for black people has been generally adequate, both quantitatively and qualitatively. With the housing legislation of 1949 and 1954 and the passage of a subsidy bill in 1965, a number of low-income families have been able to find more adequate housing. However, we must acknowledge that many families in redeveloped areas are black, and this fact may possibly reactivate and local patterns of prejudice and discrimination.<sup>78</sup>

Stacey's research shows that even in the South as time progresses blacks housing situation improved, but he notes that the problem of discrimination still plagues blacks when it comes to purchasing a home. The note worthy point is earlier on in the paper that it took the political structure to create policy friendly legislation that positively impact the socio-economic well being of Afro-Americans. Thus, this is achieved by augmenting the black base to pressure the political structure to pass legislation that improves the lives of the poor.

Today's housing market provides greater opportunities for black Americans, while it is certainly not a perfect world for blacks in the housing market. It should be stated that blacks are not the only minority in America that is being discriminated against and the government has to put measures in place in order to stop such practices. However, it agreed

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<sup>78</sup> William A. Stacey, *Black Homeownership: A Sociological Case Study of Metropolitan Jacksonville*, (New York: Praeger Publishing, 1972), 25.

that blacks have been able to purchase good homes and in good neighborhoods. There is a correlation between good neighborhoods vs. bad neighborhood, as it relates to the proper upbringing of children. Accordingly, Dalton Conley reveals that housing is important to families as it gives status particularly to adolescents. Conley states:

Housing has been shown to be one of the prime determinates of social status. As Emily Rosenbaum writes, "In addition to providing physical shelter, housing provides the family with privacy and stability, and it serves as an outward sign of social status" Particularly for adolescents, the social status conferred by having the best house in the neighborhood may instill confidence that could translate to success in an academic setting. Conversely, living in conditions that are inferior to those of one's family and one's self. Since underlying conceptions of poverty often rely on a notion of relativity, housing quality maybe the most visible way that relative poverty manifests itself in the lives of adolescents and with respect to their primary group affiliations.<sup>79</sup>

This research helps one to determine that housing is an important concern for blacks living in America. As this study is a contemporary study around 1999, it shows that housing helps to create a sense of self-worth, and status, especially among adolescents. This view may be questionable as it relates to materialism, but the reality is housing does give a sense of achievement. If our society has set as a norm that housing is one of the things that say to others I have made a substantial achievement, then why do one-experience difficulties in procuring a home.

Moreover, Conley makes a link with housing and low achievement in education. He connects it with household density or household crowding.

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<sup>79</sup> Dalton Conley, *Being Black, Living in the Red*, (Berkeley: University of California Press, 1999), 21.

Household density's positive association with poor physical and mental health is likely to indirectly depress educational achievement; absences from school increase because of higher rates of illness and as a result, academic performance and learning can suffer. Further, these health handicaps may combine with a lack of privacy in crowded households. No matter what a child's educational aspirations are, the child will suffer academically if there is no quiet space to study away from others.<sup>80</sup>

Again, we see that proper housing enables health productivity and transitions in society. The need for good housing becomes not a luxury, but a necessity. The performance of a child is affected by poor housing and we all agree that every child deserves a chance to succeed. But it becomes increasingly difficult for a disadvantage child to perform and compete when the playing field is tilted in the direction of the child who comes from good housing and financially stable.

The above information shows that there is a definite result in high crime and low educational performance in poorer neighborhoods. Furthermore, buying a home has much more advantages over renting. For one thing, when you rent you will never own the place you are staying, you will never build equity, you will never have the sense of pride that comes with owning your own home, you will never have the emotional security that one achieve. But the advantages are limited when it comes to renting. One does not have to worry about maintenance, one does have to worry about commitment to the house or obligations to the neighborhood and when the house or neighborhood is in a bad state of affair one can move away to another housing situation. However, I contend that the benefits out weigh the advantages of renting a home or an apartment. When one owes a home they

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<sup>80</sup> Ibid.

build equity, there are tax advantages, they have stable monthly payments, they own the home in the end, they have a strong sense of community, and emotional security. Therefore, it seems that homeownership is the best and good financial planning it is achievable.

Freddie Mac is a real state broker that helps low-income families to achieve the American dream which is to own a home. They list several things that are needed in the procurement of a home. The first order of business is determining what kind of shape one is in financially. This is the credit check. Freddie Mac says that: "Credit: is the ability of a person to borrow money, or obtain good with payments over time, as a consequence of the favorable opinion held by a lender as to the person's financial situation and reliability."<sup>81</sup> This seems to be a challenging area for many persons seeking to purchase a home. For one has to have good enough credit in order for the lending institution to consider them as a worthy risk. Further, when we do business every day we are building a credit history. This history tracks our spending habits, our paying back habits, and our paying on time habit. These provide good clues as to whether a lender would trust to lend individual money to purchase a home. Thus, the credit report gives all of this information. Freddie Mac notes:

Credit History: A credit history is a record of credit use. It is comprised of a list of individual consumer debts and indication as to whether or not these debts were paid back in a timely fashion or "as agreed." Credit institutions have developed a complex recording system of documenting your credit history. This is called a credit report.<sup>82</sup>

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<sup>81</sup> "Freddie Mac;" available from <http://www.FreddieMac.com/homebuyers/library/why-not-you.htm>; accessed 17 October 2003.

<sup>82</sup> "CNN Money;" available from <http://money.cnn.com/pf/101/lessons/8/>; accessed 1 November 2003.

Therefore, one has to guard against doing bad business where his or her financial situation is concerned. The black church can be the catalyst for this phenomenon to take place. I say this because the church can seek out the resources necessary to help families secure the education regarding the purchase of a home and what is needed. For example, the church can put on a seminar that seeks to educate about credit report, savings, and budgeting, closing cost, choosing the right contractor to build your home. These and other issues are paramount for one to know when purchasing a home. The black church can also get grants to engage the construction of low cost homes to blacks, so that blacks can move from home-renter-ship to homeownership.

There is also the need to know about down payments, closing costs. Freddie Mac also gives a list of five (5) things one should know:

#### Calculating Down Payments & Closing Costs

1. Determine the property value on homes that interest you.
2. Review different mortgage products and compare their required down payment amounts to the money you have available.
3. Get an estimate of your costs from the mortgage lender or a real estate Professional.
4. Add the down payment requirements and the closing costs together to determine the amount of money you will need.
5. If you don't have enough money, you will need to begin saving for the difference.<sup>83</sup>

These are important realities that one has to ensure are in place in purchasing a home. Again this tells us that a lot of planning is necessary in the purchase of a home. One must know some of the things that are involved in the closing costs, example you have real estate cost, taxes, title insurance, financing cost, and the lender may request other obligations

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<sup>83</sup> Ibid., Freddie Mac.

that are not listed. The down payment is some time 3-20% of the total cost of the house.

One should also know something about the amortization schedule of the mortgage, which is the length of time one will pay back the amount of money borrowed for the house. This provides motivation for the homeowner to work toward the retirement of the mortgage. The other important component to the amortization is the mortgage fixed rate, which last until the complete of the duration of the mortgage. One would do well to shop around for the best interest rate, for in many cases the interest will determine how long the mortgage is going to be along with the principal.

It should be noted that foreclosure is the monster that sometimes keeps people from purchasing a house. It happens when one cannot maintain payments of the mortgage. This may result due to various reasons. One of those reasons is job termination for whatever reason. Another reason is bad financial management.

CNNMONEY gives ten top things one should do in buying a home, which is crucial, because many people get bad deals because they did not know:

1. Don't buy if you can't stay put.
2. Start by storing ups your credit.
3. Aim for a home you can afford.
4. Don't worry if you can't put down the usual 20 percent.
5. Buy in a district with good schools.
6. Get professional help.
7. Choose carefully between points and rate.
8. When house hunting, bring your camera.
9. Do your homework before bidding.
10. Hire a home inspector.<sup>84</sup>

These are very good hints to help one through the minefield of purchasing a home. This is

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<sup>84</sup> Ibid., CNN.

necessary because there are many people in the business who will lead you down the wrong path. In many instances, it may be best for one to hire a professional to do all of the legwork to avoid you from fall into trouble. Sometimes you pay a long time for mistakes we make.

### **Mutual Funds**

Mutual funds come in two forms no-load and load funds. William E. Donoghue helps us to better understand the meaning of these two terms:

Mutual funds families come in two forms— load and no-load— those that charge a scale commission and those that do not. Today, we even have funds with back-end loads (a fee when you sell your shares) and low-loads (small commissions of typically 1% to 3%). We believe that no-load mutual fund families are the most attractive way for the majority of IRA investors to manage their fund. This is where most investment flexibility can be found.<sup>85</sup>

Donoghue gives some critical information because it helps the investor save money that could be used in order to increase its buying shares of stock. This says that you must take a keen interest in studying the market of find a reputable broker to invest your money. This also means that one must have the information that informs him or her about mutual funds, because the idea is to save money and not lose money. Further, Donoghue mentions IRA, which allows you to have more money when you retire. It is designed fro retirement and allows one to invest up to two thousand dollars per year. The IRA is tax deductible. There is a penalty if one withdraws before retirement, which is 59 1/2 years. There is also the Roth IRA. According to Mutual Fund Investor's Center: "Like existing IRAs, the Roth IRA allows contributions by most taxpayers of up to \$2,000 annually to grow tax-free. But the

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<sup>85</sup> William E. Donoghue, *Donoghue's Investment Tips For Retirement Savings*, (New York, N.Y.: Harper & Row Publishers, 1986), 22.

major difference is that withdrawals won't be taxed as long as they're not taken within five years of opening and aren't tapped before age 59 1/2. Contributions, however, will not be tax-deductible."<sup>86</sup>

The Roth allows one to take out all of your money without having to pay the government any taxes. However, one is still subject to paying commissions to the brokerage firm. We must remember that we can avoid loaded funds by shopping around to get low load or even no-load mutual funds.

CNNMONEY gives us ten top lessons about Mutual Funds:

1. What exactly is a mutual fund?
2. Mutual funds make it easy to diversify.
3. There are many kinds of stocks funds.
4. Bond funds come in many different flavors too.
5. Returns aren't everything also consider the risk taken to achieve those returns.
6. Low expenses are crucial.
7. Taxes take a big bite out of performance.
8. Don't chase winners.
9. Index funds should be a core component of your portfolio.
10. Don't be too quick to dump a fund.<sup>87</sup>

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<sup>86</sup> "Mutual Fund Invest-mentor's Center;" Available from <http://www.mfea.com/InvestmentStrategies/Retirment/WhichIRAI>s; Accessed 12 September 2003.

<sup>87</sup> "CNN Money;" Available from <http://money.cnn.com/pf/101/lessons/9/>; accessed 1 November 2003.



This list gives one a fairly good idea what to look for if considering to purchase a mutual fund. If one does not know what they are doing they run the risk of losing the hard-earned money or even their life savings. Therefore, if one is uncomfortable with the idea of choosing a company to invest with it is always best to get professional help.

Moreover, Mutual funds give opportunity to blacks as a means to building wealth because it generally encourages long term investment with retirement as the goal. However, one might invest with a short-range goal, but it all depends on the goals of the person.

CNNMONEY gives us also some lessons regarding controlling debit, which hampers many people from reaching their financial goals:

1. Americans are loaded with credit-card debt.
2. Some debt is good.
3. Some debt is bad.
4. Get a handle on your spending.
5. Pay off your highest-rate debts first.
6. Don't fall into the minimum trap.
7. Watch where you borrow.
8. Expect the unexpected.
9. Don't be so quick to pay down your mortgage.
10. Get help, as soon as you need it.

Therefore, the goal is retirement and one should not attempt to invest without out of control debt, because it would cause one to stop prematurely and not secure his or her future. Therefore, investing helps an individual to invest in order to accomplish a goal that they want

to achieve. Part of being a good investor is controlling one's debt. This would help many blacks to get their financial lives on track and enable them to realize the goals they for them and their families. Thus, we must then consider what the priority in our lives is. The setting of priorities determines the level of success we will achieve, if any at all. CNNMONEY points us to another set of lessons: Setting Priorities:

1. Narrow your objectives.
2. Focus first on the goals that matter.
3. Be prepared for conflicts.
4. Put time on your side.
5. Choose carefully.
6. Include family members.
7. Start now.
8. Sweat the big stuff.
9. Don't sweat the small stuff.
10. Be prepared for change.

The lack of a focused plan of action can certainly derail the best idea. This means one must have some priorities, which is critical to achieving the goal of financial success or even the purchasing of a home.

### **Entrepreneurship**

Entrepreneurship is both an important concept and tool that can help an individual work toward financial independence. The other important point is that entrepreneurship helps in the creation of employment opportunities. This is important to communities that are

financially depressed. Thus, when youth learn and become entrepreneurs they participate in bringing about revitalization and transformation in their own communities. Here are listing of programs that afford the learning and entrepreneurial opportunities for youth:

### *Who are the Youth Entrepreneurs?*

While statistics on exactly how many youth are participating in entrepreneurial-related initiatives have yet to be gathered, a glance at the target youth audience paints a very broad picture. Some youth simply strike out on their own and develop small businesses. Says one former youth entrepreneur; "I think my interest in entrepreneurship initially came from a desire to earn money, but what I really enjoy is starting businesses and developing them. It's the challenge of turning an idea into reality". However, many of the programs and projects for would-be youth entrepreneurs are targeted at specific demographic groups. Programs such as the National Foundation for Teaching Entrepreneurship (NFTE) and The Entrepreneurial Development Institute (TEDI) target at risk youth, and children and teens of color while an income of Her Own (AIOHO) provides entrepreneurship education to young women.

### *Entrepreneurship Education-What Does it Look Like?*

While some enterprising youth take the risk of starting a babysitting or lawn-mowing service on their own, the number and variety of entrepreneurship education programs (both inside and outside of the classroom) designed to help facilitate this process is diverse. In a review of 47 organizations, Dabson and Kauffmann (1998) divided initiatives into five categories:

- School-based entrepreneurial education
- Training the trainers
- Enterprise development
- Business placement
- Local initiatives

### *Are These Programs Helping?*

Sponsoring organizations, educators, and the youth themselves offer a variety of reasons for participating in entrepreneurship. Some suggest that running a business can strengthen academic skills such as reading, writing, and math. Others highlight the life-skill benefits of entrepreneurship among

youth such as organization and planning skills, responsibility, drive, and initiative. "Entrepreneurship, when taught properly, is actually a 'tool' that prepares kids for the 'real world' ". All of these skills are beneficial not only to running a business, but also to potential employers, "No one appreciates these qualities more than a business owner looking to hire. Entrepreneurial experience can really pump up a resume".

For the programs directed at specific at-risk populations such as NFTE, AIOHO, the Center for Entrepreneurial Leadership and the Center for Tribal Entrepreneurial Studies the desired outcomes are more focused according to the mission of each (Dabson & Kauffman, 1997). While anecdotal information and success stories are available for each program, a general evaluation or assessment of the effects of entrepreneurial participation among youth has yet to be undertaken.<sup>88</sup>

There are programs that work to bring uplift and hope to young people who most time feel hopeless in the midst of their poverty stricken conditions. The National Foundation For Teaching Entrepreneurship Teaching Youth to Build Businesses mission is to do just that. This means that these young people will have a chance to better themselves. There is one critical element that must be insisted upon which is that people should be encouraged to go and build up their communities once they have found their way.

The National Foundation For Teaching Entrepreneurship has certain strategies for accomplishing their goals and they are listed as follow:

To achieve its mission, NFTE:

- Creates innovative, experiential curricula
- Partners with universities, schools and community-based organizations
- Provides professional development training and ongoing support to teachers and youth<sup>89</sup>

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<sup>88</sup> "National Foundation for Teaching Entrepreneurship;" Available from <http://www.nfte.com>; Internet; accessed 6 November 2003.

<sup>89</sup>Ibid., NFTE.

These strategies enable the organization to keep pace with their goals and objectives. Since they are working with young people they understand that you have to offer a program that is palatable enough to invigorate a desire for the young persons to learn, thus keeping their attention. This approach many times generates sufficient interest for stay with the program for its full duration. This approach is base on their guiding principles that has given this organization the longevity it has experienced. The principles are as follow:

- Entrepreneurship can be taught to youth. The NFTE experience helps low-income youth develop their individual skills and talents.
- Entrepreneurship connects low-income youth to school, community, and the workplace. The NFTE experience involves hands-on, interactive learning that is relevant to the real world.
- Entrepreneurship empowers low-income youth. The NFTE experience helps low-income youth explore new opportunities and build a vision for the future.<sup>90</sup>

The program is based upon on the above assumptions. The first element of the program bases what it does upon the assumption that entrepreneurship can be taught to young people. One of the problems we have that keep us from helping young people from economically depressed communities is that we assume that they cannot learn. Thus, the first step to helping is believing that the young people can actually learn. This brings about the perfect opportunity for the church to involve it self in the empowering young people because the church understands that humans are sacred and God has given each person gifts and talents. The next principle is to connect the young person with the school, community, and workplace. This seems to be a vital part of the program, as the program attempts to make what it does tangible by providing means for participants to begin to envision

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<sup>90</sup> Ibid., NFTE.

themselves actually owning their own business. The program further believes that if it can convey its concepts and message to these young people then they gain confidence, which translates into empowerment. Another program that is offering hope to young people is The Institute for Youth Entrepreneurship. Since 1995 this program has graduated 275 youth ranging between the ages of 12-18:

*The Institute for Youth Entrepreneurship Inspiring and Equipping Young People for Business Careers.* Since 1995, more than 275 junior and senior high school students in the Harlem and Washington Heights neighborhoods of New York City have gained business, financial, economic and entrepreneurial skills through the Institute for Youth Entrepreneurship.

*What is the IYE?*

Centered in the Harlem and Washington Heights neighborhoods of New York City, IYE encourages African-American and Latino youth, ages 12-18, to realize their individual aspirations and achieve excellence in business and society. IYE's programs include mentoring, classes on economics and personal finance, life and job skills training and five "living businesses" operated by students.

*Program Highlights*

From Tyson McPhatter -- a 14-year-old who wants to be a lawyer someday and says IYE "is teaching me all about computers and the role they play in education and business" -- to 12-year-old Jasmine Anderson -- who wants to own her own business and appreciates IYE for "helping me respect others and be organized" -- IYE is making a difference in young people's lives.<sup>91</sup>

IYE provides a range of programs that help build the individual in a holistic way. For not only are they taught how to plan and execute the operation of a business but also they learn life skills and they also learn about personal finances. There are two testimonials relating to the success of the program, also factoring in that 275 persons have successfully

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<sup>91</sup> "Institute for Youth Entrepreneurship;" Available from <http://www.bsu.edu/cob/article/html>; Internet; accessed 22 November 2003.

completed the program since its inception. This program seems to help young people have a positive outlook on life by investing in them.

Another program is the Youth Entrepreneurship Day Camp, which was designed for students in the Ypsilanti, Michigan area high school. It seems that the approach of use in this instance is partnership initiatives, which are academia and the community. Here is a brief description of the program:

As part of the Community Outreach Partnership Center and a HUD grant initiative, the College of Business (COB) at EMU is organizing a week long Youth Entrepreneurship Day Camp (YEDC). Major goals of the YEDC are to generate awareness and appreciation of entrepreneurship among high school students, to provide them with basic entrepreneurial training, and to help develop their entrepreneurial ideas. The camp will start on Monday, July 15, 2002 and will continue for five consecutive days. These five whole-day events will include presentations by EMU faculty, local area business owners/managers, the Small Business Development Center, the EMU Entrepreneurship Center, and EMU's Entrepreneur's Club. In addition, participants will be engaged in several entrepreneurship-related activities. All course materials, lunch, and a morning and afternoon snack will be provided to all participants. A certificate will be awarded to each participant for successfully completing the camp. This camp is specifically designed for Ypsilanti area high school students.<sup>92</sup>

The most comprehensive program is The Youth Social Entrepreneur Project. It is created to give low-income youth and the skills to survive in the world and also the skills of planning and implementing the learned plans. The uniqueness of this program is that local residents and people from the business united to bring empowerment to the young people they are serving:

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<sup>92</sup> "Youth Entrepreneurship Day Camp;" Available from <http://www.emunix.emich.edu/~chowdhur/Links/YouthEntrepreneurshipDayCamp.html>; Internet; accessed 17 October 2003.

The Youth Social Entrepreneur Project involves CWP staff, youth, local residents and volunteers from the business community uniting with Collaborative members to provide every low-income or at-risk young person with the knowledge, skills and resources to pursue higher education/training, economic self-sufficiency and social justice. Our vision was formulated from research, community strategies and personal experiences dealing with income vs. wealth. Income is defined as inflows of resources in a period, and assets are defined as resources moved through time. Assets beget assets, so the poor, because they start with low assets, little financial education and few financial advisors, tend to stay poor. Campaign and their current project of building an online database of resources called Global Knowledge Resource (GKR). The GKR's objective is to create an interactive knowledge platform that supports youth empowerment and youth employment. Community Wellness Partnership will offer a series of workshops called Youth Financial Education Training to teach financial responsibility and asset building. Youth ages 13 to 24 will be recruited from 3-targeted low-income neighborhoods of different racial and ethnic backgrounds in Pomona. These training sessions will consist of topics related to small business startup presented by staff, youth trainers, and invited business and financial experts. After completion of the workshop training participants will be eligible to apply for YSE-stipend/awards ranging from \$50.00 to \$100.00 to help open a small business. All youth and their parent/guardian, receiving a stipend, will sign written terms with CWP. The project has three supporting strategies that will help complete the experience for our participants. These supporting efforts are:

- The Bazaar for Success - Creation of selling locations for youth start-ups.
- Youth Chamber of Commerce - Mentoring component, includes a breakfast with business mentors.
- Individual Deposit Accounts - Savings Account program with local banks.

The goals and objectives of the Youth Social Entrepreneur Project are designed to give participants a theoretical and practical education of personal finances and how good financial management can lead to financial independence. The Youth Social Entrepreneur Project is modeled on the following philosophy: 10 Step Declaration of Financial Empowerment From this day forward, I declare my vigilant and lifelong commitment to financial empowerment. I pledge the following:

To save or invest 10% - 15% of my after-tax income.

To become an informed investor.

To be a disciplined and knowledgeable consumer.

To measure my personal worth by net worth, not income.

To engage in sound budget, credit and tax management practices.



- To introduce sound business and financial principles to my family.
- To use a portion of my personal wealth to strengthen my community.
- To support the creation and growth of profitable youth owned businesses.
- To maximize my earning power through career development technological literacy and professional excellence.
- To develop a plan that ensures my wealth is passed on to future generations.<sup>93</sup>

The Association of Christian Community Computer Center is a Christian base program that brings a wonderful means of empowering young people. The program is designed to help young churches and other Christian organizations to create a computer literate world:

AC4 was formed in 2000 to support Christian community computer centers across the world in their effort to provide access, skills and relationships needed to succeed in the information age. The initiative grew out of Bruce Wall Ministries in Boston. There are currently over 600 Christian community computer centers on our list across the USA and many developing in other countries. The key goal of AC4 is to assist churches and Christian organizations to become a major driving force behind computer literacy just as they were with basic literacy. Although all of the centers on our list are faith-based and have a Christian character, AC4 is a non-denominational, non-profit Christian social service organization. A key emphasis of AC4 is outreach, which includes serving everyone regardless of his or her religious beliefs.

What is a Christian Community Computer?

A Christian Community Computer Center is any ministry using computers as an outreach to serve the community and address the Digital Divide, which is the gap that separates those with access to and skills with computers to those without such benefits. Some of the way Christians are addressing the Digital Divide include:

- After school programs which integrate technology into their activities
- Computer classes offered either at low cost to unemployed adults and at-risk youth
- Adult basic education classes using computers

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<sup>93</sup> "Youth Social Entrepreneur Project;" Available from [http://www.cedworks.com/pdf/papers/P203\\_RCJ17.pdf](http://www.cedworks.com/pdf/papers/P203_RCJ17.pdf); Internet; accessed 17 November 2003.

- Job training and placement programs which offer computer training
- Walk-in computer centers that offer free computer access in low-income areas
- Technology entrepreneurship programs where youth do Web page design, graphic design or other work
- Computer refurbishing that takes used computers from companies and individuals and refurbishes them to provide low cost computers to individuals
- Computer ministries in churches of teams of volunteers to support computer centers

Part of what makes Christian community computer centers unique is that they are trying to address spiritual needs in addition to physical, economic and educational needs. We believe that learning computer skills is one of the best ways for people to be able to make a living. We also believe that a good spiritual foundation is the best way for people to make a life and find happiness.

There are currently over 200 Christian community computer centers on our list across the USA and many developing in other countries. The key goal of AC4 is to assist churches and Christian organizations to become a major driving force behind computer literacy just as they were with basic literacy<sup>94</sup>.

This association not only teaches young people how to repair the computers but the computers are sold. In low-income areas the computers are given to people in the community free of charge. The program gives the youth an opportunity to walk away with a skill that is marketable, hence enabling them to create a business. Again, this means that if a young person after receiving such knowledge and skills starts a business, and if in his or her community that person creates a job opportunity for another, it ultimately leads to community development.

The programs presented in this paper reflect that there are viable organizations both

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<sup>94</sup> "Association of Christian Community Computer Centers;" Available from <http://prehosting.org/acccc/about/about.html>; Internet; accessed 17 November 2003.

Christian and non-Christian that are making an impact in helping to shape our youth. Their presence give our youth choice and ultimately play a role in bettering their environment, while enhancing their own lives. The church is always a good entity to bring hope and change into depressed communities because it works toward bring change both in the temporal and the eternal realm.

### **Individual Development Accounts**

The American Dream Demonstration is a clear example of the Individual Development Accounts. They understand individual development accounts to empower the poor to be able to access certain amenities that are seen as part of the American dream. The definition on individual development accounts as:

The American Dream Demonstration (ADD) is the first systematic study of Individual Development Account (IDA) programs. IDAs are special accounts wherein savings are matched for the poor. While saving is not easy for anyone, it is more difficult for the poor because they have few resources and because they lack access to some public policy mechanisms, such as tax-benefitted retirement accounts, that subsidize saving. IDAs are designed to increase savings incentives for the poor. Savings in IDAs are matched if used for homeownership, post-secondary education, micro-enterprise, or other approved asset uses. Participants also receive financial education and support from IDA staff.<sup>95</sup>

This programs notes that if the poor commit to saving then they will be able to accumulate some asset in order to either buy a home, education, or start a small business.

The U.S. Department of Human Services: Administration for Children and Families has a program designed to help individuals and families build savings in order to make limited purchases to advance their progress. Here is the program and the requirements

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<sup>95</sup> Ibid.

needed for an organization to implement for the benefit for its clientele:

### Individual Development Accounts

Under AFIA, an IDA is a matched savings/investment account held either:

- in the name of the individual participant only, or
- jointly by the individual participant and the qualified entity
- each are subject to the control of the project operator

IDAs are established and maintained for the purpose of allowing an eligible individual to save earned income and earn matching funds in order to eventually make a qualified withdrawal (i.e., asset purchase).

### The Role of IDAs

- IDA's are TOOLS . . .
- That are used in COMBINATION with other supportive services
- In order to assist
- Families in achieving
- SELF-SUFFICIENCY . . .
- And reaping the many
- Benefits of ASSET OWNERSHIP!
- It is rare that they are apart from other "services"
- They enhance the value of existing services
- And often create new "substance" to an existing service

### The Benefits of IDAs

- Economic self-sufficiency
- Stability in work life
- Stability of family life
- Less divorce and family dissolution
- Lesser incidence of family violence
- Create family futures
- Children become more like their parents

### Demonstration Background

- Created through "Assets for Independence Act" in 1998
- Purpose of Demonstration Program is to determine:
- The social, civic, psychological, economic effects of IDA's
- Whether IDA's lead to economic self-sufficiency?
- Whether IDA's stabilize & improve families and communities?

### Demonstration Purposes

- The social, civic, psychological, and economic effects of providing an incentive to accumulate assets by saving;
- The extent to which an asset-based policy promotes saving for

post-secondary education, homeownership, and business development increases economic self-sufficiency

- The extent to which an asset-based policy stabilizes and improves families and the community in which they live.

#### Demonstration Background

- Demonstration Goals:
- Create asset-accumulation opportunities for low-income families
- Evaluate extent to which projects achieve the purposes of the demonstration

#### AFIA Purposes

- Create meaningful asset accumulation opportunities for eligible working families.
- Evaluate the projects to demonstrate the effectiveness of the activities, interventions and project designs lead to economic self-sufficiency
- Determine the social, civic, psychological, and economic effects of incentives to accumulate assets by saving and stabilizes and improves families and communities

#### Demonstration Background

- Number of Grants Awarded:
- 40 in FY1999
- 25 in FY2000
- 25 - 45 expected this year
- Approx. \$13 million for new competitive grants in FY2001
- Approx. \$7 million in FY2001 funding for supplemental grants to FY1999 and FY2000 grantees

#### THIS YEAR'S PROGRAM

- Five-year Project & Budget Period
- Grants generally not to exceed \$500,000 - but may apply for up to \$1 million
- Must have committed non-federal match equal to amount requested
- Cannot use grant funds after 5 years
- Ability to apply for supplemental funding in future years

#### Use of AFIA Funds

- 85% or more to match participant savings
- At least 2% for data collection
- Up to 5.5% for economic/financial education
- Up to 7.5% - other project admin.

#### FY2001 Grants

- Eligible to apply:

- Non-profit 501(c)(3)
- State, local, or tribal government entity in partnership with 501(c)(3)
- Low-income credit union
- CDFI
- Possible Structures:
- Single applicant
- Joint applicants (needs a "lead applicant")

#### Beginning Your Project

- Recruit "eligible individuals":
- Household income eligibility
- TANF-eligible, or
- Within EITC income guidelines, or
- Below 200% Federal Poverty Level
- Also must meet an Asset Test
- Develop a "Savings Plan Agreement" with selected participants.
- "Savings Plan Agreement" includes:
- Savings amount
- Schedule of deposits
- Asset goal
- Match rate
- Economic/Financial Literacy plan
- Asset-specific training plan
- Contingency Plans

#### The Next Steps

- Participants open an IDA at a Qualified Financial Institution.
- Participants follow Savings Plan Agreement, likely involving support from more than one agency
- When ready, participant makes "Qualified Withdrawal"
- Home purchase
- Education
- Business
- Transfer to IDA of spouse or dependent

### Match Structure

- Participant savings matched equally with non-federal and grant funds
- Match Rate - \$1: \$1 to \$8: \$1:
- \$1 to \$1 = 50 cents federal + 50 cents non-federal for every \$1 saved
- \$8 to \$1 = \$4 federal + \$4 non-federal for every \$1 saved
- Max federal match = \$2000
- Max Reserve Fund match = \$4000<sup>96</sup>

Below there are three charts that map out the program. The mapping demonstrates how savings can be built up. The example below shows the source of the money from both the federal and non-federal funding for the program which deposited into an insured financial bank:

**Figure 1: Sample Reserve Fund:**

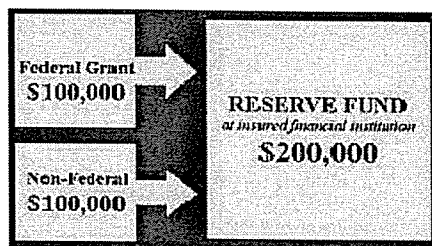
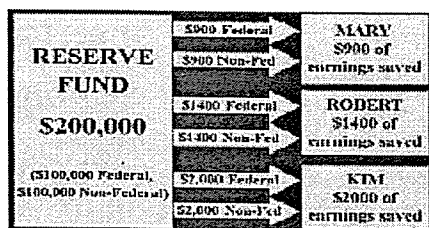


Figure 2 shows how the money is dispersed amount the participants in the program. The figure demonstrates how an individual's money doubled.

**Figure 2: Example: \$2 to \$1 Match:**



<sup>96</sup> "U.S. Department of Human Services: Administration for Children and Families;" Available from [http://www.acf.dhhs.gov/programs/ocs/demo/ida/ocs\\_present.html](http://www.acf.dhhs.gov/programs/ocs/demo/ida/ocs_present.html); Internet; accessed 17 November 2003.

The results below in figure 3 show how much money each individual had at the end of the program.

**Figure 3: The Result:**

MARY's IDA	ROBERT's IDA	KIM's IDA
<b>\$2700</b> <i>for education</i>	<b>\$4,200</b> <i>for business</i>	<b>\$6000</b> <i>for home purchase</i>
\$800 savings \$900 federal \$500 non-federal	\$1,400 savings \$1,400 federal \$1,400 (G.I. Bill) federal	\$2,000 savings \$2,000 federal \$2,000 non-federal

Therefore, an individual development account is an ideal way of helping people development themselves and their families. One of the critical pieces of the program is as noted in the data provided is that one can only use the money to either purchase a home, education, or a business venture. It should also be noted that the account could be transferred to a spouse or dependant of the primary individual development account holder.

### **Public/Private Ventures**

Secretary of Labor Elaine L. Chao thanked the clergy, police department and agencies for coming together to rid the community of a vexing problem. This is a prime example of the public and the church working together to eradicate the problem.

We gather in a house of hope. This is a place that changes lives, and I cannot think of a better place to share some good news. Good news has been rare thing in Southeast Washington. These neighborhoods had some of the city's highest rates of homicides, teen pregnancy, and educational failure. But then something happened. A concerned community created The East of the River Clergy-Police-Community Partnership.<sup>30</sup> churches, 5 law enforcement entities, and 25 community and social service groups came together with only one thing in mind: get results. So they went to work. They didn't study the problem. They didn't form committees. They invested their lives into the neighborhood, mentoring and loving young people, and reclaiming a generation -- and a community -- one person at a time. And it's working. The murder rate among teens dropped 80%. Crime, violence, and



drug abuse have been replaced by a new worldview of family, morality and spiritual values. The police give this group the lion's share of credit. Why? Because the partnership started in the neighborhood, not at city hall or in the halls of Congress. It's a simple idea -- an idea that we take seriously at the Department of Labor: give someone a little help, and you give them a lot of hope. That's why I'm here today -- to see how we can give faith-based and community groups a little help. We are here to learn, not to lead. And let me say that it's a real lesson in love. To encourage these efforts, I am pleased to announce a new partnership between the Department of Labor and Public/Private Ventures. This is the Department's first test in linking one of our most important programs -- Job Corps -- with a community collaboration of faith-based organizations, community organizations, police and local officials.<sup>97</sup>

The key element that makes this story of great significance is that the community came together and decided to help the community that was infested with homicide and a high rate of teen violence. This collaboration netted an 80% decrease in teen homicide. The crime violence, and drugs have been replaced real rehabilitative concepts that will give the young people the tools they need to sustain a life of good citizenry.

Not only did the secretary thank the various organizations including the police, but she also pledged money to help in the particular venture she was addressing. This gesture coming from the secretary demonstrates clearly the goal of the public/private ventures:

The Department is also providing money -- a \$100,000 grant to P/PV to find out what works and what doesn't as well as provide some additional support to make this initiative succeed. This is all part of President Bush's belief that compassion is the work of a nation, not just a government. When a program like East of the River succeeds, we should applaud and find ways to make it better. When I was head of United Way of America and the Peace Corps, I saw first-hand what the President calls "the armies of compassion." I saw how caring citizens transformed lives and neighborhoods. I didn't

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<sup>97</sup> "Public Private Ventures Volunteer Mentoring Project;" Available from [http://www.dol.gov/\\_sec/media/speeches/20020212\\_PPV.html](http://www.dol.gov/_sec/media/speeches/20020212_PPV.html); Internet; accessed 17 November 2003.

forget their work when I got to the Labor Department.<sup>98</sup>

One of the problems that many churches have, particularly black churches, is an inadequate fund-to-fund ministry oriented project that brings restoration and empowerment to depressed communities. The opening of resources would enable organization a chance to receive money to provide ministry to a broken and hurting world.

Therefore, one can make the argument that public/private ventures go hand-in-hand. This opportunity gives a challenge to even church to take advantage of the chance service. Moreover, it takes away the excuse that many churches use that they do not have the money to do ministry, as some churches are comfortable in there zone of doing nothing to advance the Kingdom of God.

One organization that has taken up the challenge is the Public/Private Venture, which is research organization that provides data to help program in various outreach ventures. They have work on Youth Reduction Violence, and are part of that report:

The 1990s have seen a significant decline in the occurrence of violent crimes nationwide, especially in major metropolitan areas. Yet, the number of person-on-person crimes where youth appear as either offenders or victims remains persistently high in Philadelphia. The homicide rate among young Philadelphians is five times higher than that for the U.S. population. Given the overwhelming consequences of youth violence in Philadelphia, there is an urgency to address this issue and to develop timely and effective policy solutions to reduce the number of homicides across the City. Public, private and nonprofit organizations in Philadelphia have worked together over the past year to set in motion a unique and promising partnership aimed at significantly reducing youth violence.

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<sup>98</sup> Ibid.

This report on Philadelphia's Youth Violence Reduction Project (YVRP):

- Summarizes the acute need for public and private violence reduction partnerships, both in Philadelphia and nationally;
- Describes outstanding current efforts by city agencies and youth-serving organizations to help curb youth violence in Philadelphia; and
- Outlines the evolution of the YVRP project, its current pilot program in the 24th Police District and the larger potential it has for Philadelphia.<sup>99</sup>144

This project delineates the problem that needed to be address. Again, youth violence is present in the city of Philadelphia. There is a coming together of the public and non-profit organizations, which work to reduce crime and other social ills. When the community comes together resolve a particular problem where young people are concerned it gives them (young people) the genuine idea that someone really cares.

The Robert Wood Johnson Foundation, Faith in Action provides funding to religious and no-religious organizations. This program is different from the other programs listed above, as these programs above focus on the problem of violence:

Funded by The Robert Wood Johnson Foundation, Faith in Action gives small grants to programs that provide informal care for those with chronic physical or mental disabilities. Volunteers provide program services, and programs are supported by coalitions involving diverse religious congregations and community-based agencies. This report presents findings from a national survey of 787 Faith in Action programs funded during the 1990's. It highlights programs' successes and challenges and outlines the practices linked with program survival; these include hiring directors with experience in key areas, implementing volunteer training and at least quarterly supervision, involving collaborators in fundraising and volunteer

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<sup>99</sup> "Philadelphia's Youth Violence Reduction Project;" Available from <http://www.ppv.org/content/reports/violencered.html>; Internet; accessed 18 November 2003.

recruitment, and providing diverse services.<sup>100</sup>

The Faith in Action is another group that provides a specific service to a particular clientele. This means that public/private ventures entail many areas that it attempts to help meet their goals and aspiration.

Thus, it reaches beyond helping persons in the black community, but it seeks to address the need of a particular problem as determined by any group. The public/private venture seems to be a viable means to help both religious and no-religious organizations the opportunity to minister to community and people that are in need.

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<sup>100</sup> "Faith In Action;" Available from <http://www.fiavolunteers.com/what/index.cfm>; Internet; accessed 18 November 2003.

## APPENDIX B - Entrepreneurial Projects

**BRANCO  
CONSULTING****group incorporated***Interactive business and workforce development solutions*

Young Adults for Economic Empowerment and Uplift  
St. Thomas African Methodist Episcopal Church

SAMPLE PROJECT PLAN	YOUR PROJECT PLAN	COST
<b>Cover Sheet</b>		
It includes the name of the project and the names of all team members.	<p>Title: Southwest Georgia Black Pages Plus Yard and Bake Sale</p> <p>Team Members:</p> <ol style="list-style-type: none"> <li>1. Name: LL Cool K</li> <li>2. Name: Snoop Puppy Pup</li> <li>3. Name: SnuffPappy</li> <li>4. Name: Big Kim</li> <li>5. Name: Gladys Evening</li> </ol>	N/A

Statement of Purpose		
<p>In this section, provide a brief description of your project. Some questions to ask yourself are: What are our motivations? What is the purpose of our project? Who will I sell to? Do we want to make a profit? Remember, however, that as you develop your project plan, you may have to modify or revise it.</p>	<p>The purpose of this project is to raise money for the Make A Wish Foundation. We would like to raise at least \$100 for the organization, however, it is our desire to raise as much as possible in order to make as many wishes as possible come true.</p>	N/A
Description of Project		N/A
<p>I. In this section, provide a detailed description of your project. A cover sheet goes before the description. When describing your project, generally you should explain:</p> <ul style="list-style-type: none"> <li>a. what your product or service is.</li> <li>b. why your project will be profitable.</li> <li>c. when your project will take place—dates and times.</li> <li>d. where your project will take place. Your location should be built around the customer. It should make your products or services easily accessible.</li> </ul>	<p>We will be having a large yard sale. We will be soliciting donations from individuals to sell at the yard sale. We will have an advantage over other yard sales because we are doing this for a good cause. We feel people will also make good donations because it is a meaningful project. It should be profitable because there is very little expended and yard sales are usually pretty profitable. We will get donations during the months of March and April. We will prepare the items during the first week in May and have the yard sale the second Saturday in May. The yard sale will be held at St. Thomas AME Church. We will sell baked goods at the yard sale as well.</p>	

Marketing		
<p>How well you market your project, along with a few other considerations, my ultimately determine your degree of success or failure. The key elements of a successful marketing plan is to know your customers – their likes, dislikes, expectations. By identifying these factors, you can develop a marketing strategy that will allow you to arouse and fulfill their needs. What kind of image do we want to have (such as cheap but good, or exclusiveness, customer-oriented or quality, convenience, or speed, or....)?</p>	<p>We will be targeting several groups of customers:</p> <ul style="list-style-type: none"> <li>• Regular yard sale customers</li> <li>• Friends and relatives</li> <li>• Church members</li> </ul> <p>We want our image to be one of trying to do something good for the community.</p>	

**BRANCO  
CONSULTING**
**group incorporated**
*Interactive business and workforce development solutions*

Material/Equipment Costs	Item Needed	Cost
What items, resources or materials that have not been previously discussed will be needed to produce your product or service? The cost is based on the total number of items to be purchased. Some things will be donated or already available so the cost will be 0.	Tables	0
	Labels	\$1.00
	Bakes Goods	0
	Saran Wrap	\$3.00
	Yard Sale Items	0
	Other _____	_____
	Other _____	_____
	Other _____	_____
	Other _____	_____
	Other _____	_____
	Other _____	_____
	Other _____	_____
<b>Pricing Strategy</b>		
What pricing strategy will you use? Among other things, your pricing should be based upon your purpose, your anticipated profit, you market, and your competition.	What pricing strategy will you use?	
	Markup on cost _____	
	Suggested price _____	
	Competition _____	
	Below competition _____	
	Premium price _____	
	Other _____	



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Things To Do List	Team Member(s) Assigned
1. Select Team Leader - it is always a good idea to determine a team leader or a coordinator who check with other team members to ensure that they are completing their responsibilities. This person can relay problems to Ms. Brown and other staff.	LL Cook K
2. Coordinate with Church for use of facilities or grounds	Snoop Puppy Pup
3. Advertising	Gladys Evening
4. Size up competition	Snuff Pappy
5. Visit Yard Sales and Flea Market to look at prices and set up	All - Everyone needs to visit. Assign a couple to each person
6. Collect and store donations	Snoop Puppy Pup
7. Coordinate baked goods donations - although commitments are made earlier, donations can only be received the day before and morning of sale	Gladys Evening
8. Purchase labels and Saran Wrap	Big Kim
9. Treasurer - responsible for the money. Will make sure change is available on day of yard sale.	Big Kim
10. Item price labeling	Everyone
11. Sales item preparation (for instance wrapping the baked) goods	Snuff Pappy and Snoop Puppy
12.* Group report	Team
13.	

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## **Young Adults for Economic Empowerment and Uplift**

### **Post Project Team Presentation (15 mm)**

- A. Describe team project. (2 min)
  
  
  
  
  
  
  
  
  
  
- B. Describe three (3) positive aspects of your project (3 min)
  
  
  
  
  
  
  
  
  
  
- C. Describe three (3) project obstacles and how the team dealt with them. (5 min)
  
  
  
  
  
  
  
  
  
  
- D. Explain how your team would adjust your plan if you were to redo the project. (3 min)
  
  
  
  
  
  
  
  
  
  
- E. Comment on the success of the project to include financial matters. (2 min)

## Young Adults for Economic Empowerment and Upliftment Program

### Presentation and Participation Evaluation

- A. What did you like best about the program?
- B. What did you like least about the program?
- C. Describe 3 positive aspects about the program.
- D. What do you believe the program did for you?
- E. On a scale from 1 to 5, how would you grade the presenters overall?
- Excellent
- Very good
- Good
- Poor
- Very poor
- F. What if anything, would you change about the program?

Comments: \_\_\_\_\_

\_\_\_\_\_

# *Talent Show*

*Team Members:*

*Rafael Lee*

*Ashley Brown*

*Kameon Hadley*

*Shanae Simmons*

*Brandon Hatch*

**Statement of Purpose:** The purpose of this project is to raise money to go toward our group account for investments. This money will help with furthering our education after high school. We would like to raise at least \$250.00 or either enough money to break even so we will not lose any money.

**Description of Project:** We will be holding a talent show at a well-known place in our community. We feel that people will come to the talent show because it (the talent show) is held by a younger age group and the people we are mainly trying to reach are our peers but other age groups are welcomed as well. We also think that people will come because it is for a good cause (which is to empower underprivileged students for the future).

**Marketing:** We will be targeting several groups of customers:

- our peers
- friends and relatives
- people in the community

Not only does this group want to do their project but we also want to do something positive for the community to draw attention and give our organization publicity. We are doing this for the organization as well as for our group.

**Advertising/Promotion:** We will use the community scroll, *Times Enterprise*, newspaper, personal contacts, posters, flyers, church announcements, and word of mouth.

**Competition:** There will be no competition unless there are other major events that are happening in the community such as a party or another talent show.

**Material/Equipment Cost:** We will need about \$75.00 for our advertising campaign and money for renting the building (if it is not free, it will cost approximately \$100.00).

**Pricing:** We will use competitive and reasonable based pricing.

## Talent Show Contract of Entry

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Cell (optional): \_\_\_\_\_

I \_\_\_\_\_, understand that this talent show will be held Saturday, April 26, 2002. I also understand and agree to abide by the following:

1. No profanity
2. No vulgar language or acts that will offend others
3. No dangerous act that will be capable of inflicting harm to yourself or others.
4. In other words, please don't do or say anything that you don't do or say in the presence of your parental guardian.

If you are late or cannot make; the talent show, please get in contact with one of the hosts/hostesses of the talent show. I have read and fully understood the following information on this entry contract. If I break any of the rules listed above, I understand that I forfeit my chance of winning and that I will Be disqualified.

Please return this contract as soon as possible with your \$2.00 entry fee (no money will be refunded). There is a limited amount of space for the talent show so the sooner you turn this contract in the better your chance of being a contestant. First place contestants will receive a prize of \$25.00.

Signature: \_\_\_\_\_ (Date: \_\_\_\_\_)

## Raffle Ticket Sale

### Group Members

Sherita Yearby

Nikky Shotwell

Ashley Knight

Tiffany Davis

LaMoya Denson

Latoya Davis

Sada Knuckles

Daniesha Williams

**Statement of Purpose:** The purpose of this project is to raise money to invest in the Y.A.F.E.U. program. Our goal is to raise \$200.00.

**Description of Project:** We have decided to raffle \$30.00 of gas. We fill that this project will be successful because the price of gas is constantly rising. Our project will take place during the months of March, April, and May. We plan to sell the tickets anywhere that there are automobile drivers.

**Marketing:** We will be targeting several groups of customers.

- parents and family members
- peers
- church members
- people in the community

### **Advertising/Promotion**

- announcements at church and school
- personal contacts
- parents at work

### **Competition**

Thomasville High School Cheerleaders



**Price:** each ticket \$1 - \$25 of gas

**Materials:**

Needed- gas card cost-\$30.00

Needed- tickets cost-\$0.00

**Pricing:**

\$1 for each ticket

**Financial Data:**

Marketing Cost	0.00
Advertising/Promotion Cost	0.00
Material/Equipment Cost	30.00
Labor Cost	0.00
Other Cost	0.00

**Gross Financial Needs:**

Amount on Hand(minus) 0.00

**Net Total Needs:** 30.00

**Things to Do List:**

1. Team Leader Sherita
2. Advertising Group
3. Labor Group
4. Sales Group
5. Group Report Sherita and Nikky

## **YA.F.E.U. CD SALE**

### **Sale Project Plan**

#### Group Members

Roneisha Graham

Keisha Wilkerson

Brandon Brown

Jeremy Jackson

John Knuckles

Dyetta Johnson

Arisha Hope

### **Statement of Purpose**

The purpose of this project is to raise money for the YAFEU group investment. We would like to raise at least \$200.00 for the organization.

### **Description of Project**

We will be selling CDs. The CDs will appeal to consumers because they will be available for immediate sell and they will be reasonably priced. Our project will be profitable because people are always interested in the latest music. Our project will take place during the last nine weeks of school. We will sell the CDs at school, church, or any place where there is a large group of people.

### **Marketing**

We will be targeting several groups of customers:

- friends
- students
- associates
- church members

We want our image to be one of trying to do something good for the group members and by selling good material for cheap prices.

### **Advertising/Promotion**

- personal contacts
- posters at school and church
- announcements at church

### **Competition**

Name:	Peppermint Records
Address:	NA
Price:	\$15.00
Features:	various artist

Name:	Others selling CDs at school
Address:	NA
Price:	\$3.00 to \$5.00
Features:	various artist

**Material/Equipment Costs**

Items Needed: blank CDs      Cost: 50 for \$19.95

**Pricing Strategy**

Competitive \$5.00 per CD

**Price Development**

Competitive Pricing

**Financial Data**

Marketing Cost	0.00
Advertising/Promotion Cost	5.00
Material/Equipment Cost*	19.95
Labor Cost*	0.00
Other Cost	0.00

**Gross Financial Needs**

Amount on Hand (minus)      0.00

**Net Total Needs**      24.95

**Things to Do List**

- |    |              |          |
|----|--------------|----------|
| 1. | Team Leader  | Keisha   |
| 2. | Advertising  | Roneisha |
| 3. | Labor        | Brandon  |
|    |              | Jeremy   |
|    |              | John     |
|    |              | Dyetta   |
| 4. | Sales        | Roneisha |
|    |              | John     |
|    |              | Jeremy   |
|    |              | Brandon  |
|    |              | Dyetta   |
| 5. | Group Report | Team     |

\*Upon planning our project, we received a verbal contract with the Labor group members that involved the use of their equipment (CD Burner) free of charge.

**Break Even Point**

$200.00 + 24.95 / 5.00 = 45$  CDs to be sold.

APPENDIX C - Application Form

**Young Adults for Economic Empowerment and Upliftment**  
**Application for Admissions**

Please print or type

**PERSONAL DATA**

Date of Application: \_\_\_\_\_

Name: \_\_\_\_\_

\_\_\_\_\_ Last

\_\_\_\_\_ First

Address: \_\_\_\_\_  
\_\_\_\_\_ City State Zip Code

County of Residence: \_\_\_\_\_ Birth date: \_\_\_\_\_

Telephone Number: (Day) \_\_\_\_\_ (Evening) \_\_\_\_\_

**EDUCATIONAL DATA**

High School Grade Level \_\_\_\_\_

Name of High School: \_\_\_\_\_

City/State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

I hereby give permission \_\_\_\_\_ to attend the nine month Young Adults for Economic Empowerment and Upliftment program that is offered by the Saint Thomas A.M. E. Church.

Signature of Parent/Guardian: \_\_\_\_\_  
(If applicant is less than 18 years of age)

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

## Assumption of Risk/Release/Hold Harmless Agreement

I hereby grant permission for my child(ren) \_\_\_\_\_, to participate in the Young Adults for Economic Empowerment and Upliftment (YAFEU) program. The meetings are held at the Thomasville Community Resource Center, 501 Varnedoe Street, Thomasville, Georgia.

Saint Thomas A.M.E. Church and the Thomasville Community Resource Center, it's officers, employees and agents do not assume any liability for property or bodily damages, losses or injuries to the above named participant as a result of the person's involvement in the program.

In the event of a medical emergency and the parent cannot be reached, I authorize the employees, volunteers, of the TCRC to administer and/or obtain routine emergency medical attention, care, and treatment for my child as may be necessary. I shall assume all payment for services. This form serves as a written contract as well as for transport of my child(ren) as needed for emergency treatment and as consent for my child(ren) to be transported on TCRC vehicle for field trips or other special events.

Signed and Sealed by the undersigned as a part of my/our participation in the Young Adults for Economic Empowerment and Upliftment program.

The \_\_\_\_\_ day of \_\_\_\_\_ 2003.

\_\_\_\_\_  
Signature of Participant

\_\_\_\_\_  
Signature of Parent or guardian  
(If participant is under the age of 18 years)

**EMERGENCY DATA**

Emergency Contact Name: \_\_\_\_\_

Address: \_\_\_\_\_  
Street/P.O. Box/Apartment Number\_\_\_\_\_  
City State Zip Code

Telephone: (Day) \_\_\_\_\_ (Evening) \_\_\_\_\_

I certify that the information I have given is correct to the best of my knowledge. I understand that failure to give accurate and complete information may invalidate my admission or result in my dismissal.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

## APPENDIX D - Survey Forms

### Survey Questions

#### Dollars and Sense: Youth Seizing Financial Skills and Opportunities for the Future

##### *Congregation*

1. Do you find it important for blacks to have some economic leverage?  
YES ☐ NO ☐
2. What percentage of blacks do you believe save to prudently invest their money?  
\_\_\_\_\_
3. Do you believe that saving for the future should be important to blacks?  
YES ☐ NO ☐
4. Is the stock market a place most blacks avoid because of the risk involved?  
YES ☐ NO ☐
5. Should the church be one of the voices in the black community promoting young people to become aware of financial matters?  
YES ☐ NO ☐
6. When is the right time to introduce blacks to the world of money and investments?  
(a) CHILDHOOD (b) ADOLESCENCE (c) YOUNG ADULT (d) ADULT
7. Do you think credit cards should be given to freshman students entering college?  
YES ☐ NO ☐
8. Do you think it is God's will that people be poor?  
YES ☐ NO ☐
9. Should the black church introduce and institute programs that give knowledge on investments and purchasing homes?  
YES ☐ NO ☐
10. Do you think the church should encourage its membership to advance economically in its teaching and preaching? YES ☐ NO ☐



## Survey Question

### Dollars and Sense: Youth Seizing Financial Skills and Opportunities

*Parents with Students in YEEP*

1. Do you think saving for the future is important?  
YES ☐ NO ☐
2. Did your parents teach you about savings and investments?  
YES ☐ NO ☐
3. Are you knowledgeable about the stock market?  
YES ☐ NO ☐
4. Have you talked to your children about investments?  
YES ☐ NO ☐
5. Do you think lending institutions should offer credit cards to students entering college for the first time?  
YES ☐ NO ☐
6. Do you think financial stability helps family cohesion and viability?  
YES ☐ NO ☐
7. Should the church promote teens to plan for their financial future?  
YES ☐ NO ☐
8. Do you feel that teenagers are too young to learn about investments and money?  
YES ☐ NO ☐
9. Do you think your child can benefit from a program like this?  
YES ☐ NO ☐
10. Do you plan to put money aside to help your child/children invest?  
YES ☐ NO ☐

## Survey Questions

### Dollars and Sense: Youth Seizing Financial Skills and Opportunities

#### *Students*

1. Is saving money important for the future?  
YES ☐ NO ☐
2. Do you save a portion of your allowance?  
YES ☐ NO ☐
3. Do your parents talk to you about money?  
YES ☐ NO ☐
4. Do you feel that your tennis shoes have to cost over \$60.00 or more for you to be accepted by your peers?  
YES ☐ NO ☐
5. Do you feel that you are too young to learn about investments?  
YES ☐ NO ☐
6. Do you know what a mutual fund is?  
YES ☐ NO ☐
7. Do you think the church has a responsibility in teaching teenagers and young adults about investments?  
YES ☐ NO ☐
8. If this program provided the means for you to start up a mutual fund would you continue to add to it for the future?  
YES ☐ NO ☐
9. Do you think money should be handled responsibly?  
YES ☐ NO ☐
10. When you are ready to enroll in college, do you feel that you would responsibly handle a credit card if offered to you?  
YES ☐ NO ☐

## Exit Questions for Parents

### Dollars and Sense: Youth Seizing Financial Skills and Opportunities

1. Did you observe any change in your child's spending habits?  
YES ☐ NO ☐
  
2. If you found this program to have helped your teen, will you continue to talk to them about savings and investments?  
YES ☐ NO ☐
  
3. Do you plan to help your teen open some form of investment account for the future?  
YES ☐ NO ☐
  
4. Would you encourage your teen to save a portion of Ms/her allowance?  
YES ☐ NO ☐
  
5. Did this program helped you to have some level of confidence that your teenager handle money responsibly now and in the future?  
YES ☐ NO ☐

## Exit Questions for Students

### Dollars and Sense: Youth Seizing Financial Skills and Opportunities

1. Have you learned from the program?  
YES ☐ NO ☐
2. After being apart of this program do you see yourself saving for the future?  
YES ☐ NO ☐
3. If you have an allowance would you begin saving a portion of your allowance?  
YES ☐ NO ☐
4. Do you feel that you can now begin to deny your self some things like name brand items, so that you can save?  
YES ☐ NO ☐
5. Exiting this program, do you feel once going to college you would be able to manage a credit card responsibly?  
YES ☐ NO ☐

## APPENDIX E - Self Esteem Test

### WHY DID YOU MAKE ME BLACK?

Lord, Lord, Why did you make me black???

Why did you make someone the world would hold back???

Black is the color of dirty clothes, of grimy hands and feet.

Black is the color of darkness, of tired beaten streets.

Why did you give me thick lips, a broad nose, and kinky hair???

Why did you create someone who receives the hated stare???

Black is the color of the bruised eye when someone gets hurt.

Black is the color of darkness, black is the color of dirt.

Why is my bone structure so thick. my hips and cheeks so high???

Why are my eyes brown, and not the color of the sky???

Why do people think I'm useless? How come I feel used?

Why do people see my skin and think I should be abused???

Lord, I just don't understand. What is it about my skin? Why is it some people want to hate me and not know the person within???

Black is what people are "Labeled" when others want to keep them away

Black is the color of shadows cast. Black is the end of the day. Lord, you know my own people mistreat me, and you know this just ain't right. They don't like my hair, they don't like my skin. They say I'm too dark or too light!!! Lord, don't you think it's time for a change?

Why don't you redo creation and make everyone the same???

God's Reply! Why did I make you black? Why did I make you black?

I made you in the color of coal from which beautiful diamonds are formed. I made you in the color of oil, the black gold which keeps people warm. Your color is the same as the rich, dark soil that grows the food you need. Your color is the same as the black stallion and panther; Oh, the majestic creatures indeed!!! All colors of the heavenly rainbow can be found throughout every nation. When all these colors are blended, you become my greatest creation!!! Your hair is the texture of lamb's wool, such a beautiful creature is he. I am the shepherd who watches them, I will ALWAYS watch over thee! You are the color of the midnight sky. I put star glitter in your eyes. There's a beautiful smile hidden behind your pain. That's why your cheeks are so high! You are the color of dark clouds from the hurricanes I create in September. I made your lips so full and thick, so when you kiss, they will remember! Your stature is strong, your bone structure thick to withstand the burden of time! The reflection you see in the mirror, that image that looks back, that is MINE! So get off your knees, look in the mirror and tell me what you see?

I didn't make you in the image of darkness. I made you in the image of ME!

- Unknown

## RECOGNIZING MY POSITIVE QUALITIES

Circle 10 (or more) of your strongest qualities, or write in your own at the bottom! Post this in a prominent place where you live. Begin each day by reading your list and affirming all of your positive attributes.

Able	Accepting	Accurate	Adaptable
Adventurous	Affectionate	Alert	Ambitious
Artistic	Assertive	Broad-minded	Calm
Capable	Candid	Careful	Caring
Cautious	Charming	Cheerful	Childlike
Clear-thinking	Clever	compassionate	Competent
Confident	Conscientious	Considerate	Cooperative
Courageous	Creative	Curious	Dependable
Determined	Dynamic	Eager	Easy-going
Efficient	Empathic	Energetic	Fit
Enthusiastic	Fair-minded	Faithful	Funny
Free	Friendly	Fulfilled	Good-natured
Generous	Gentle	Glad	Helpful
Growing	Happy	Healthy	Idealistic
Honest	Hopeful	Humorous	Industrious
Imaginative	Independent	Individualistic	Inventive
Informal	Ingenious	Intelligent	Light-hearted
Kind	Learning	Leisurely	Loving
Likable	Logical	Lovable	Moderate
Mature	Merry	Mild	Non-judgmental
Modest	Natural	Neat	Organized
Nurturing	Open-minded	Optimistic	Peaceful
Original	Outgoing	Patient	Polite
Persevering	Persistent	Pleasant	Progressive
Positive	Practical	Precise	Realistic
Punctual	Quiet	Rational	Reliable
Reasonable	Reflective	Relaxed	Robust
Reserved	Resourceful	Responsible	Special
Sexy	Sincere	Sociable	Strong
Spontaneous	Spunky	Stable	Thankful
Tactful	Talented	Tenacious	Thoughtful
Thorough	Tolerant	Trusting	Trustworthy
Understanding	Uninhibited	Unique	Versatile
Warm	Whole	Witty	Zany

WRITE YOUR OWN HERE: ROSESMARYE BOYKINS - October 23, 2001

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